omnia
TITLE CORP.

May 27, 2025

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

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

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

Best,

Stacey Dixon
Omnia Title Corp

2002 North Lois Avenue, Suite 500, Tampa FL 33607
Phone: 813-444-5685 • Fax: 239-201-2093

ORIGIN ID:KYOA (833) 269-2341
OMNIA TITLE CORP.

2002 NORTH LOIS AVENUE
SUITE 500
TAMPA, FL 33607
UNITED STATES US

SHIP DATE: 27MAY25
ACTWGT: 0.06 LB
CAD: 261370939/FAPI2208

BILL SENDER

TO **OMNIA TITLE CORP.**

2002 NORTH LOIS AVENUE
SUITE 500
TAMPA FL 33607

(813) 444-5685 REF: SC-25-8101
INV:
PO: DEPT:

58GJ4/EA36/59F2

FedEx Express

J252025040801uv

WED - 28 MAY 5:00P
STANDARD OVERNIGHT

TRK# 0201 **8815 7166 6767**

34 KYOA

33607
FL-US TPA

After printing this label:
CONSIGNEE COPY - PLEASE PLACE IN FRONT OF POUCH
1. Fold the printed page along the horizontal line.
2. Place label in shipping pouch and affix it to your shipment.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of $100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

Borrower's Settlement Statement

Your Order Summary

FILE #	SC-25-8101	PROPERTY ADDRESS	1158 Startrail Lane Johns Island, SC 29455	LOAN #	61743
PREPARED	05/28/2025	BORROWER	Kira Alyse Berol, Pauline Wilson Berol, and Peter John Berol 1158 Startrail Lane Johns Island, SC 29455	TITLE BY	Omnia Title Corp.
SETTLEMENT	05/21/2025			OUR ADDRESS	2002 North Lois Avenue Suite 500 Tampa, FL 33607
DISBURSEMENT	06/03/2025	LENDER	AmRes Corporation 1 Neshaminy Interplex Drive Suite 310 Feasterville-Trevose, PA 19053	OUR PHONE #	(833) 269-2341
SETTLEMENT LOCATION	1158 Startrail Lane Johns Island, SC 29455			ESCROW OFFICER	Jocelyn K. Orihuela

Charges

PRIMARY CHARGES & CREDITS	DEBIT	CREDIT
Loan Amount		$134,072.00
Lender Credit		$1,077.00
LOAN CHARGES	**DEBIT**	**CREDIT**
Buydown Cost to AmRes Corporation ($1,040.20 POC by Others)		
Prepaid Interest ($24.33 per day from 06/03/2025 to 06/01/2025)		$48.66
IMPOUNDS	**DEBIT**	**CREDIT**
Homeowner's insurance $139.08 per month for 3 mo.	$417.24	
Property taxes $177.86 per month for 7 mo.	$1,245.02	
Aggregate adjustment		$711.44
PAYOFFS	**DEBIT**	**CREDIT**
Payoff to Guild Mortgage	$140,359.58	
Principal : $134,072.50		
Interest : $535.48		
Additional Interest : $292.08		
Release : $10.00		
Total Fees And Charges: $5,449.52		
GOVERNMENT RECORDING AND TRANSFER CHARGES	**DEBIT**	**CREDIT**
Recording Fees	$35.00	
---Mortgage: $35.00		
TITLE CHARGES	**DEBIT**	**CREDIT**
Title - CPL (Lender) to Stewart Title Guaranty Company	$25.00	
Title - Lender's Title Policy to Omnia Title Corp.	$201.75	
Title - Settlement or Closing Fee to Omnia Title Corp.	$550.00	
Title Attorney / Notary Fee to TBD	$250.00	
MISCELLANEOUS CHARGES	**DEBIT**	**CREDIT**
Homeowner's Insurance Premium to State Farm ($1,669.00 POC by Borrower)		

TOTALS	DEBIT	CREDIT
	$143,083.59	$135,909.10

CASH FROM BORROWER $7,174.49

Acknowledgement

We/I have carefully reviewed this 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 further certify that I have received a copy of this settlement statement.

We/I authorize **Omnia Title Corp.** to cause the funds to be disbursed in accordance with this statement.

Borrowers

Kira Alyse Berol 5/29/25 Date

Pauline Wilson Berol Date

Peter John Berol Date

Settlement Agency

Settlement Agent Date

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	5/21/2025	**Borrower**	Kira Alyse Berol 1158 Startrail Lane Johns Island , SC 29455	**Loan Term**	30 years
Closing Date	5/21/2025			**Purpose**	Refinance
Disbursement Date	6/3/2025			**Product**	Fixed Rate
Settlement Agent	Omnia Title Corp				
File #		**Lender**	Amres Corporation	**Loan Type**	☒ Conventional ☐ FHA ☐ VA ☐ _____
Property	1158 Startrail Lane Johns Island , SC 29455			**Loan ID #**	61743
Appraised Prop. Value	$402,000			**MIC #**	

Loan Terms		Can this amount increase after closing?
Loan Amount	$134,072	**NO**
Interest Rate	6.625%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$858.48	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	Years 1 - 30
Principal & Interest	$858.48
Mortgage Insurance	+ 0
Estimated Escrow *Amount can increase over time*	+ 316.94
Estimated Total Monthly Payment	$1,175.42

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$348.46 a month	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: Assoc Dues	**NO**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$2,555.91	Includes $1,026.75 in Loan Costs + $2,606.16 in Other Costs -$1,077.00 in Lender Credits. *See page 2 for details.*
Cash to Close	$7,174.49	Includes Closing Costs *See Calculating Cash to Close on page 3 for details.* ☒ From ☐ To Borrower

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Closing Cost Details

Loan Costs

		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
A. Origination Charges				
01 % of Loan Amount (Points)				
02 Buydown Cost				(L) $1,040.28
03				
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For		**$1,026.75**		
01 Title - Closing Protection Letter	to Stewart Title Guaranty Company	$25.00		
02 Title - Lenders Title Policy	to Omnia Title Corp	$201.75		
03 Title - Notary Fee	to Tbd	$250.00		
04 Title - Settlement Agent Closing Fee	to Omnia Title Corp	$550.00		
05				
06				
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)		**$1,026.75**		
Loan Costs Subtotals (A + B + C)		$1,026.75		

Other Costs

E. Taxes and Other Government Fees		**$35.00**		
01 Recording Fees	Deed: Mortgage: $35.00	$35.00		
02				
F. Prepaids		**$1,620.34**		
01 Homeowner's Insurance Premium (12 mo.) to State Farm Fire and Casualty Company			$1,669.00	
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest ($24.33 per day from 6/3/25 to 6/1/25)		-$48.66		
04 Property Taxes (mo.)				
05				
G. Initial Escrow Payment at Closing		**$950.82**		
01 Homeowner's Insurance $139.08 per month for 3 mo.		$417.24		
02 Mortgage Insurance per month for mo.				
03 Property Taxes $177.86 per month for 7 mo.		$1,245.02		
04				
05				
06				
07				
08 Aggregate Adjustment		-$711.44		
H. Other				
01				
02				
03				
04				
05				
06				
07				
08				
I. TOTAL OTHER COSTS (Borrower-Paid)		**$2,606.16**		
Other Costs Subtotals (E + F + G + H)		$937.16	$1,669.00	
J. TOTAL CLOSING COSTS (Borrower-Paid)		**$2,555.91**		
Closing Costs Subtotals (D + I)		$1,963.91	$1,669.00	$1,040.28
Lender Credits		-$1,077.00		

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Payoffs and Payments

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

TO	AMOUNT
01 Guild Mtge for Mortgage Loan	$140,359.58
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	$140,359.58

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	$134,072.00	$134,072.00	**NO**
Total Closing Costs (J)	-$1,891.00	-$2,555.91	**YES** • See **Total Loan Costs(D)** and **Total Other Costs(I)**
Closing Costs Paid Before Closing	$0	$1,669.00	**YES** • You paid these Closing Costs **before closing**
Total Payoffs and Payments (K)	-$138,522.00	-$140,359.58	**YES** • See **Payoffs and Payments (K)**
Cash to Close	$6,341.00 ☒ From ☐ To Borrower	$7,174.49 ☒ From ☐ To Borrower	**Closing Costs Financed (Paid from your Loan Amount) $0**

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Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☒ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☒ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☐ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *5% of your overdue payment of principal and interest.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
1158 Startrail Lane, Johns Island, SC 29455

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$3,803.28	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance* *Property Tax*
Non-Escrowed Property Costs over Year 1	$378.24	Estimated total amount over year 1 for your non-escrowed property costs: *Association Dues* You may have other property costs.
Initial Escrow Payment	$950.82	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$316.94	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

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Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$310,027.99
Finance Charge. The dollar amount the loan will cost you.	$175,754.24
Amount Financed. The loan amount available after paying your upfront finance charge.	$133,295.66
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	6.685%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	130.474%

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

Other Disclosures

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

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

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☐ state law does not protect you from liability for the unpaid balance.

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

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

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Amres Corporation		Omnia Title Corp
Address	1 Neshaminy Interplex Drive Ste 310, Feasterville Trevose, PA 19053		2002 N Lois Ave Ste 500, Tampa, FL 33607
NMLS ID	1359704		
SC License ID	MLS1359704		3000584697
Contact	Stephen Mark Wilson		Jocelyn K Orihuela
Contact NMLS ID	144376		
Contact SC License ID	MLO - 144376		837881
Email	mark.wilson@amres.com		jkbrown@omniatc.com
Phone	(610) 813-6550		(813) 444-5685

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Kira Alyse Berol — Date 5/29/25

Pauline Wilson Berol — Date

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Addendum

Transaction Information

Borrower
Pauline Wilson Berol
50 Thompson Hay Path
Setauket- East Setauket , NY 11733

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Peter John Berol Date

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NOTICE OF RIGHT TO CANCEL

Loan Number: 61743

Borrowers: Kira Alyse Berol, Pauline Wilson Berol, Peter John Berol

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

YOUR RIGHT TO CANCEL

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

1. the date of the transaction, which is May 21, 2025 ; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

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

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

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at
AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PENNSYLVANIA 19053

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

If you cancel by mail or telegram, you must send the notice no later than midnight of June 2, 2025 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature Date
Kira Alyse Berol

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Kira Alyse Berol 5/29/25
Date

NOTICE OF RIGHT TO CANCEL

Loan Number: 61743

Borrowers: Kira Alyse Berol, Pauline Wilson Berol, Peter John Berol

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

YOUR RIGHT TO CANCEL

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

HOW TO CANCEL

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1 NESHAMINY INTERPLEX DRIVE STE 310
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If you cancel by mail or telegram, you must send the notice no later than midnight of June 2, 2025 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature Date
Kira Alyse Berol

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Kira Alyse Berol 5/29/25
Kira Alyse Berol Date

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	5/20/2025	**Borrower**	Kira Alyse Berol 1158 Startrail Lane Johns Island , SC 29455	**Loan Term**	30 years
Closing Date	5/21/2025			**Purpose**	Refinance
Disbursement Date	5/28/2025			**Product**	Fixed Rate
Settlement Agent	Omnia Title Corp				
File #		**Lender**	Amres Corporation	**Loan Type**	☒ Conventional ☐ FHA ☐ VA ☐ _____
Property	1158 Startrail Lane Johns Island , SC 29455			**Loan ID #**	61743
Appraised Prop. Value	$402,000			**MIC #**	

Loan Terms		Can this amount increase after closing?
Loan Amount	$134,072	**NO**
Interest Rate	6.625%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$858.48	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	Years 1 - 30
Principal & Interest	$858.48
Mortgage Insurance	+ 0
Estimated Escrow *Amount can increase over time*	+ 316.94
Estimated Total Monthly Payment	$1,175.42

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$348.46 a month	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: Assoc Dues	**NO**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$2,701.89	Includes $1,026.75 in Loan Costs + $2,752.14 in Other Costs -$1,077.00 in Lender Credits. *See page 2 for details.*
Cash to Close	$7,174.43	Includes Closing Costs *See Calculating Cash to Close on page 3 for details.* ☒ From ☐ To Borrower

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Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
A. Origination Charges				
01 % of Loan Amount (Points)				
02 Buydown Cost				(L) $1,040.28
03				
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For		**$1,026.75**		
01 Title - Closing Protection Letter	to Stewart Title Guaranty Company	$25.00		
02 Title - Lenders Title Policy	to Omnia Title Corp	$201.75		
03 Title - Notary Fee	to Tbd	$250.00		
04 Title - Settlement Agent Closing Fee	to Omnia Title Corp	$550.00		
05				
06				
07				
08				
D. TOTAL LOAN COSTS (Borrower-Paid)		**$1,026.75**		
Loan Costs Subtotals (A + B + C)		$1,026.75		

Other Costs				
E. Taxes and Other Government Fees		**$35.00**		
01 Recording Fees	Deed: Mortgage: $35.00	$35.00		
02				
F. Prepaids		**$1,766.32**		
01 Homeowner's Insurance Premium (12 mo.) to State Farm Fire and Casualty Company			$1,669.00	
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest ($24.33 per day from 5/28/25 to 6/1/25)		$97.32		
04 Property Taxes (mo.)				
05				
G. Initial Escrow Payment at Closing		**$950.82**		
01 Homeowner's Insurance	$139.08 per month for 3 mo.	$417.24		
02 Mortgage Insurance	per month for mo.			
03 Property Taxes	$177.86 per month for 7 mo.	$1,245.02		
04				
05				
06				
07				
08 Aggregate Adjustment		-$711.44		
H. Other				
01				
02				
03				
04				
05				
06				
07				
08				
I. TOTAL OTHER COSTS (Borrower-Paid)		**$2,752.14**		
Other Costs Subtotals (E + F + G + H)		$1,083.14	$1,669.00	
J. TOTAL CLOSING COSTS (Borrower-Paid)		**$2,701.89**		
Closing Costs Subtotals (D + I)		$2,109.89	$1,669.00	$1,040.28
Lender Credits		-$1,077.00		

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Payoffs and Payments

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

TO	AMOUNT
01 Guild Mtge for Mortgage Loan	$140,213.54
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	$140,213.54

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	$134,072.00	$134,072.00	**NO**
Total Closing Costs (J)	-$1,891.00	-$2,701.89	**YES** • See **Total Loan Costs(D)** and **Total Other Costs(I)**
Closing Costs Paid Before Closing	$0	$1,669.00	**YES** • You paid these Closing Costs **before closing**
Total Payoffs and Payments (K)	-$138,522.00	-$140,213.54	**YES** • See **Payoffs and Payments (K)**
Cash to Close	$6,341.00 ☒ From ☐ To Borrower	$7,174.43 ☒ From ☐ To Borrower	**Closing Costs Financed (Paid from your Loan Amount) $0**

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Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☒ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☒ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☐ does not have a demand feature.

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *5% of your overdue payment of principal and interest.*

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
1158 Startrail Lane, Johns Island, SC 29455

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$3,803.28	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance* *Property Tax*
Non-Escrowed Property Costs over Year 1	$378.24	Estimated total amount over year 1 for your non-escrowed property costs: *Association Dues* You may have other property costs.
Initial Escrow Payment	$950.82	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$316.94	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

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Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$310,173.97
Finance Charge. The dollar amount the loan will cost you.	$175,900.22
Amount Financed. The loan amount available after paying your upfront finance charge.	$133,149.68
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	6.685%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	130.583%

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

Other Disclosures

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

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

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☐ state law does not protect you from liability for the unpaid balance.

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

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

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Amres Corporation		Omnia Title Corp
Address	1 Neshaminy Interplex Drive Ste 310, Feasterville Trevose, PA 19053		2002 N Lois Ave Ste 500, Tampa, FL 33607
NMLS ID	1359704		
SC License ID	MLS1359704		3000584697
Contact	Stephen Mark Wilson		Jocelyn K Orihuela
Contact NMLS ID	144376		
Contact SC License ID	MLO - 144376		837881
Email	mark.wilson@amres.com		jkbrown@omniatc.com
Phone	(610) 813-6550		(813) 444-5685

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

X Pauline Wilson Berol 5/21/2025

Kira Alyse Berol Date Pauline Wilson Berol Date

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Addendum

Transaction Information

Borrower
Pauline Wilson Berol
50 Thompson Hay Path
Setauket- East Setauket , NY 11733

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

X Peter John Berol | 5/21/2025

Peter John Berol Date

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Borrower's Settlement Statement

Your Order Summary

FILE #	SC-25-8101	PROPERTY ADDRESS	1158 Startrail Lane Johns Island, SC 29455	LOAN #	61743
PREPARED	05/20/2025	BORROWER	Kira Alyse Berol, Pauline Wilson Berol, and Peter John Berol 1158 Startrail Lane Johns Island, SC 29455	TITLE BY	Omnia Title Corp.
SETTLEMENT	05/21/2025			OUR ADDRESS	2002 North Lois Avenue Suite 500 Tampa, FL 33607
DISBURSEMENT	05/28/2025			OUR PHONE #	(833) 269-2341
SETTLEMENT LOCATION	2002 North Lois Avenue Suite 500 Tampa, FL 33607	LENDER	AmRes Corporation 1 Neshaminy Interplex Drive Suite 310 Feasterville-Trevose, PA 19053	ESCROW OFFICER	Jocelyn K. Orihuela

Charges

PRIMARY CHARGES & CREDITS	DEBIT	CREDIT
Loan Amount		$134,072.00
Lender Credit		$1,077.00
LOAN CHARGES	**DEBIT**	**CREDIT**
Buydown Cost to AmRes Corporation ($1,040.20 POC by Others)		
Prepaid Interest ($24.33 per day from 05/28/2025 to 06/01/2025)	$97.32	
IMPOUNDS	**DEBIT**	**CREDIT**
Homeowner's insurance $139.08 per month for 3 mo.	$417.24	
Property taxes $177.86 per month for 7 mo.	$1,245.02	
Aggregate adjustment		$711.44
PAYOFFS	**DEBIT**	**CREDIT**
Payoff to Guild Mortgage	$140,213.54	
Principal : $134,072.50		
Interest : $535.48		
Additional Interest : $146.04		
Release : $10.00		
Total Fees And Charges: $5,449.52		
GOVERNMENT RECORDING AND TRANSFER CHARGES	**DEBIT**	**CREDIT**
Recording Fees	$35.00	
---Mortgage: $35.00		
TITLE CHARGES	**DEBIT**	**CREDIT**
Title - CPL (Lender) to Stewart Title Guaranty Company	$25.00	
Title - Lender's Title Policy to Omnia Title Corp.	$201.75	
Title - Settlement or Closing Fee to Omnia Title Corp.	$550.00	
Title Attorney / Notary Fee to TBD	$250.00	
MISCELLANEOUS CHARGES	**DEBIT**	**CREDIT**
Homeowner's Insurance Premium to State Farm ($1,669.00 POC by Borrower)		

TOTALS	DEBIT	CREDIT
	$143,034.87	$135,860.44

CASH FROM BORROWER $7,174.43

Acknowledgement

We/I have carefully reviewed this 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 further certify that I have received a copy of this settlement statement.

We/I authorize **Omnia Title Corp.** to cause the funds to be disbursed in accordance with this statement.

Borrowers

X Pauline Berol 5/21/2025

Kira Alyse Berol Date Pauline Wilson Berol Date

X Peter John Berol 5/21/2025

Peter John Berol Date

Settlement Agency

Settlement Agent Date

Exhibit "A"
Property Description

The Following Described the Real Property as to-wit:

All that certain piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being on Johns Island, in Charleston County, State of South Carolina, known and designated as Lot 35, Stummertrees Subdivision, Phase 3B, measuring and contained 0.180 acres, more or less, as shown on a plat entitled "Final Subdivision Plat Showing Stummertrees, Phase 3B, 7.728 Acres, A Portion Of TMS 313-00-00-239, Property of Whipple Development Corporation, Located in the city of Charleston, Charleston County, South Carolina" prepared by Trico Engineering Consultants, Inc. dated May 10, 2006, and recorded November 14, 2006, in Plat Book EK, Page 216 in the ROD Office for Charleston County, South Carolina; reference to which plat is hereby craved for a more complete description thereof.

313-13-00-163

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

omnia
TITLE CORP.

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

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

CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY

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

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

COMPLIANCE AGREEMENT

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

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

OWNERS AFFIDAVIT

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

PJB PWB PAB
(Initials)

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

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Tampa, FL 33607
(833) 269-2341

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

PAYOFF AFFIDAVIT

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

ONE AND THE SAME AFFIDAVIT

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

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

PWB POB KAB
(Initials)

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

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

AFFIDAVIT AS TO MARITAL STATUS

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

_____ That the affiant(s) are NOT MARRIED

OR

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

ESCROW DISCLOSURE FORM

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

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

SURVEY AFFIDAVIT

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

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

NOTICE TO PURCHASER-MORTGAGOR

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

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

PWB PWB KAB
(Initials)

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

Omnia Title Corp.
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Tampa, FL 33607
(833) 269-2341

REAL ESTATE ESCROW AFFIDAVIT

We the undersigned do hereby hold harmless the settlement agent, title agent and/or title insurance underwriter, for any additional monies being due for the payment of current or past taxes.

We further understand that failure to comply with the request to remit the additional funds may result in the additional fees being added to collect the deficiency, such as, but not limited to extra interest, attorney's fees, and any and all court costs associated with the collection of said funds.

THAT THIS AFFIDAVIT IS BEING MADE TO INDUCE SETTLEMENT AGENT AND TITLE AGENT AND/OR UNDERWRITER TO INSURE THE ABOVE DESCRIBED PROPERTY, AND THE SAID PARTIES RELY ON THE STATEMENTS(S) MADE BY THE AFFIANT(S) HEREIN. FURTHER, AFFIANT(S) ARE AWARE THAT SETTLEMENT AGENT AND TITLE AGENT AND/OR UNDERWRITER IS INSURING THE TITLE TO THE PROPERTY HEREIN AND THAT AFFIANT(S) WARRANT THE ABOVE STATEMENTS TO BE ACCURATE. IN THE EVENT OF THE NECESSITY TO ENFORCE THE TERMS OF THIS AFFIDAVIT, AFFIANT(S) SHALL BE RESPONSIBLE PERSONALLY AND/OR AS A CORPORATION FOR ANY LOSSES, INCLUDING BUT NOT LIMITED TO, ATTORNEYS FEES AND COURT COSTS.

I(we) Kira Alyse Berol, Pauline Wilson Berol, and Peter John Berol hereby state that I(we) have reviewed the legal description of said property being refinanced, and do hereby certify that it is correct.

Kira Alyse Berol

Pauline Wilson Berol

(Initials) KAB

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

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

STATE OF New York)
COUNTY OF Suffolk)

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

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

My Commission Expires: 4/5/2028

Signed Notary Public

Lenor Capria
Printed

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

KAB PWB PJB
(Initials)

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

ALL-PURPOSE ACKNOWLEDGMENT

State of South Carolina

County of Charleston

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

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

☐ personally known to me **OR** ☑ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

SIGNATURE OF NOTARY

Michael A. Brooks

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

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT

DESCRIPTION OF ATTACHED DOCUMENT

Correction Agreement - Limited Power of Attorney

TITLE OR TYPE OF DOCUMENT

5

NUMBER OF PAGES

5/29/25

DATE OF DOCUMENT

N/A

SIGNER(S) OTHER THAN NAMED ABOVE

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

File No: SC-25-8101
To: Kira Alyse Berol, Pauline Wilson Berol, and Peter John Berol
Property: 1158 Startrail Lane, Johns Island, SC 29455
Re: Privacy Policy of Omnia Title Corp.

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

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

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

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

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

Kira Alyse Berol — Date: 5/29/25

Pauline Wilson Berol — Date: 5/21/2025

Peter John Berol — Date: 5/21/2025

Loan Number: 61743

ATTENTION CLOSING AGENTS

FOLLOW THESE INSTRUCTIONS PRECISELY TO ENSURE A SMOOTH FUNDING EXPERIENCE AND TO ALLEVIATE ANY RISK OF NEEDING TO RE-CLOSE OR RESIGN

1. **IMMEDIATELY** after closing has completed or as soon as the documents are received back in your office, please scan and deliver all wet signed documents including the Patriot act disclosure, the Real Estate Tax Form, all title documents, borrowers identification, and any other documents that were executed or used for the closing of the loan transaction.
   a. The fully scanned package should be sent to funding@amres.com for compliance review

2. **ALL SIGNATURES MUST BE EXACT** —Failure to adhere to this will result in documents needing to be resigned or possibly having to reclose the loan. If updates are needed or something doesn't match, notify us immediately
   a. **No** cross outs
   b. **No** additions or alternations
   c. **Every** signature must match exactly across Deed, Mortgage/Deed of Trust, Signature affidavit, and all documents in the loan package. **DON'T MISS "Jr. / Sr., and II, or III, etc"**

3. **IF CLOSING WITH A POWER OF ATTORNEY**, The POA must sign exactly as the name is printed below the signature line. Here is a Sample
   Jane Ellen Jones by Shane John Jones attorney in fact
   Jane Ellen Jones by Shane John Jones attorney in fact

4. **ADDITIONAL NOTES**:
   a. All name variations on the AKA Statement must be acknowledged, please verify the borrower signed correctly. The borrower may also write "N/A," "Never Known As" and initial.
   b. Please complete (including stamping) all Notarized forms that request State/County to be listed.

5. **HOMESTEAD OR COMMUNITY PROPERTY STATE:** If property is a Homestead or Community Property state, the non-borrowing spouse must sign the security instrument(s), Closing disclosure, riders, and right of rescission/Right to cancel form.

6. (if **not** hybrid e-close): The 4506-C forms must be signed and dated by the borrower listed on the form only. If non-borrowing spouse signs, their name and SSN must be added to the top of the form.

7. (if **not** hybrid e-close): If the borrower is unmarried, the Unmarried Addendum must be completed, this form is included in the 1003

8. (if **not** hybrid e-close): Certificate of Loans to One Borrower must be completed (check box if no additional loans or fill in additional loan information).

9. The original package should be returned via overnight and trackable mail to Amres Corporation located at 1 Neshaminy Interplex Dr, Suite 310, Trevose PA 19053

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CLOSING INSTRUCTIONS CONTINUED

Please review the below prior to CONDUCTING THE CLOSNIG. It is imperative that the remaining instructions are followed exactly as described.

10. Final Title Policy and recording documents to be sent to Amres Corporation located at 1 Neshaminy Interplex Dr, Suite 310, Trevose PA 19053

11. All conditions, restrictive covenants, building lines, and violated easements must be reflected along with affirmative coverage against monetary loss of forfeiture of Property.

12. Title to be clear and is to show no special assessments pending or of record

13. GAP insurance is required if applicable or if recording cannot happen same day as closing

14. FINAL TITLE POLICY to contain the following endorsement(s) if applicable: Condo Endorsement, PUD Endorsement, Manufactured Housing Endorsement, ARM Endorsement. Additional endorsements required if applicable Environment protection lien, ALTA 9 Survey Exception (NA on short form), Reverse Mortgage, Any State specific or endorsement required to clear title

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FROM:	AMRES CORPORATION 1 NESHAMINY INTERPLEX DRIVE STE 310 FEASTERVILLE TREVOSE, PENNSYLVANIA 19053 Phone: (844) 242-6656 Fax: (844) 242-6624	Document Date:	May 21, 2025
		Closing Date:	May 21, 2025
		Disbursement:	May 28, 2025
TO:	Omnia Title Corp 2002 N Lois Ave Ste 500 Tampa, Florida 33607 (813) 444-5685	Case No.:	
		Loan No.:	61743
ATTN:	Jocelyn K Orihuela	App. No.:	
		Order No.:	SC-25-8101
RE:	Borrower(s): Kira Alyse Berol, Pauline Wilson Berol	Escrow No.:	
	Property Address: 1158 Startrail Lane Johns Island, South Carolina 29455		

GENERAL CLOSING INSTRUCTIONS

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

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

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

EXECUTION OF DOCUMENTS

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgments must be executed by a person authorized to take acknowledgments in the state of closing.

2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers. No corrections or deletions to the Closing Disclosure are permitted.

3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

RESCISSION

1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given a Notice of Right to Cancel must execute an acknowledgment of receipt. Your failure to properly complete and provide the Notice of Right to Cancel to each person entitled to receive it and obtain an acknowledgment of receipt will delay this closing.

2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.

3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

4. Provide to each Borrower and each person having any ownership interest in the security property a Closing Disclosure, and obtain an acknowledgment of receipt executed by each borrower and person. Your failure to properly provide the Closing Disclosure to each person entitled to receive it and obtain an acknowledgement of receipt will delay this closing.

SURVEYS

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.

2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.

2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or months after the closing date for refinance transactions.

3. Loss payee/mortgagee clause to read: Loan Number: 61743

ACKNOWLEDGED AND AGREED:

Settlement Agent Jocelyn K Orihuela

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

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

ATTN: Jocelyn K Orihuela

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

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

Document Date: May 21, 2025
Closing Date: May 21, 2025
Disbursement: May 28, 2025
Case No.:
Loan No.: 61743
App. No.:
Order No.: SC-25-8101
Escrow No.:

SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

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

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

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

LOAN TERMS:

Loan Amount: 134,072.00
Initial Advance:
Sales Price:
Term (Months): 360
Interest Rate: 6.625
Initial Payment: 858.48
First Payment Date: 07/01/25
Last Payment Date: 06/01/55

ARM Loan: ( ) Yes (X) No
Index:
Margin:
Periodic Rate Cap:
Lifetime Rate Cap:
Lifetime Rate Floor:
Interest Change Date:
Payment Change Date:
Loan Purpose: REFINANCE

PAYOFF REQUIREMENTS:

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

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

* * SEE ATTACHED ADDENDUM TO CLOSING INSTRUCTIONS* *

TITLE INSURANCE REQUIREMENTS:

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

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

   (iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated April 4, 2025

SECONDARY FINANCING:

Secondary financing in the amount of $ NONE has been approved.

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

ESTIMATE OF FEES AND COSTS:

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

Subtotal of Estimated Fees and Costs: $ 2,101.95

PER DIEM INTEREST:

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

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

IMPOUNDS/ESCROWS:

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

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

Aggregate Escrow Adjustment: $ -711.44

Impound Subtotal: $ 950.82
Mortgage Ins. Premium: $
TOTAL OF FEES AND COSTS: $ 3,150.09

HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE:

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

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

ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.
If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOSE, PENNSYLVANIA 19053

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

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

Borrower Kira Alyse Berol 5/29/25 Date

Borrower Pauline Wilson Berol 5/21/2025 Date

ACKNOWLEDGED AND AGREED:

Settlement Agent Date
Jocelyn K Orihuela

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

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

ATTN: Jocelyn K Orihuela

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

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

Document Date: May 21, 2025

Closing Date: May 21, 2025

Disbursement Date: May 28, 2025

Case No.:

Loan No.: 61743

App. No.:

Order No.: SC-25-8101

Escrow No.:

ADDENDUM TO CLOSING INSTRUCTIONS

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

ACKNOWLEDGED AND AGREED:

Settlement Agent Date
Jocelyn K Orihuela

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

Loan Number: 61743

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Kira Alyse Berol ,
certify that this is my true and correct signature:

Kira Alyse Berol
Borrower

Sample Signature

AKA STATEMENT

I, Kira Alyse Berol ,
further certify that I am also known as:

Kira A Berol
Name Variation (Print)

Sample Signature (Variation)

Kira Berol
Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

State of SOUTH CAROLINA

County of Charleston

Sworn/Affirmed to and subscribed before me on this 21st 29 MAB day of May, 2025, by

Kira Alyse Berol

☐ Personally known; or

☑ Produced identification

Type of identification produced: Driver's License

Signature of Notary

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

Michael A. Brooks S, Notary Public

Printed Name of Notary

My commission expires: 5/9/29

(Seal or Stamp, if used)

Loan Number: 61743

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Pauline Wilson Berol ,
certify that this is my true and correct signature:

Pauline Wilson Berol
Borrower

Sample Signature

AKA STATEMENT

I, Pauline Wilson Berol ,
further certify that I am also known as:

PAULINE B WILSON
Name Variation (Print)

Sample Signature (Variation)

PAULINE WILSON
Name Variation (Print)

Sample Signature (Variation)

WILSON PAULINE
Name Variation (Print)

Sample Signature (Variation)

Pauline Berol
Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

State of ~~SOUTH CAROLINA~~ New York

County of Suffolk

Sworn/Affirmed to and subscribed before me on this 21st day of May, 2025, by

Pauline Wilson Berol

☐ Personally known; or
☑ Produced identification

Type of identification produced: NY License

Signature of Notary

LENOR CAPRIA
Notary Public - State of New York
No. 01CA6107478
Qualified in Suffolk County
My Commission Expires 4/5/20 28

Lenor Capria, Notary Public
Printed Name of Notary

My commission expires: 4/5/2028

(Seal or Stamp, if used)

Loan Number: 61743

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Peter John Berol ,
certify that this is my true and correct signature:

Peter John Berol
Borrower

Sample Signature

AKA STATEMENT

I, Peter John Berol ,
further certify that I am also known as:

Name Variation (Print) — Sample Signature (Variation)

Name Variation (Print) — Sample Signature (Variation)

Name Variation (Print) — Sample Signature (Variation)

Name Variation (Print) — Sample Signature (Variation)

Name Variation (Print) — Sample Signature (Variation)

Name Variation (Print) — Sample Signature (Variation)

Name Variation (Print) — Sample Signature (Variation)

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

State of ~~SOUTH CAROLINA~~ New York

County of Suffolk

Sworn/Affirmed to and subscribed before me on this 21st day of May, 2025, by

Peter John Berol

☐ Personally known; or

☑ Produced identification

Type of identification produced: NY License

Signature of Notary

Lenor Capria, Notary Public

Printed Name of Notary

LENOR CAPRIA
Notary Public - State of New York
No. 01CA6107478
Qualified in Suffolk County
My Commission Expires 4/5/20 28

My commission expires: 4/5/2028

(Seal or Stamp, if used)

MIN: 101335010000617432 Loan Number: 61743

NOTE

May 21, 2025 [Note Date] | Tampa [City] | FLORIDA [State]

1158 Startrail Lane, Johns Island, South Carolina 29455

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. $134,072.00 (the "Principal") that I have received from AMRES CORPORATION, A CORPORATION (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

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

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 6.625 %.

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

3. PAYMENTS

(A) Time and Place of Payments

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

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

I will make my Monthly Payments at 1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOSE, PENNSYLVANIA 19053 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. $ 858.48. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

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

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

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

(A) Notice to Borrower

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

(B) Notice to Note Holder

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

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

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

_____(Seal)
Kira Alyse Berol -Borrower

_____(Seal)
Pauline Wilson Berol -Borrower

Loan Originator: Stephen Mark Wilson, NMLSR ID 144376
Loan Originator Organization: AmRes Corporation, NMLSR ID 1359704

[Sign Original Only]

ALLONGE

Loan Number: 61743

Loan Date: May 21, 2025

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

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

Principal Balance: $134,072.00

PAY TO THE ORDER OF

Without Recourse

Company Name: AMRES CORPORATION

By: _____ _____
(Title)

After Recording Return To:
AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PENNSYLVANIA
19053
Loan Number: 61743

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 101335010000617432 **MERS Phone: 888-679-6377**

DEFINITIONS

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

Parties

(A) **"Borrower"** is Peter John Berol, Pauline Wilson Berol and Kira Alyse Berol, as joint tenants with rights of survivorship and not as tenants in common

currently residing at 1158 Startrail Lane, Johns Island, South Carolina 29455

Borrower is the mortgagor under this Security Instrument.
(B) **"Lender"** is AMRES CORPORATION

Lender is a CORPORATION organized and existing under the laws of PENNSYLVANIA . Lender's address is 1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOSE, PENNSYLVANIA 19053
The term "Lender" includes any successors and assigns of Lender.
(C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(D) "Note" means the promissory note dated May 21, 2025, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender ONE HUNDRED THIRTY-FOUR THOUSAND SEVENTY-TWO AND 00/100 Dollars (U.S. $ 134,072.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than June 1, 2055.

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

- ☐ Adjustable Rate Rider
- ☐ 1-4 Family Rider
- ☐ Second Home Rider
- ☐ Condominium Rider
- ☒ Planned Unit Development Rider
- ☐ Other(s) [specify]:

(F) "Security Instrument" means this document, which is dated May 21, 2025, together with all Riders to this document.

Additional Definitions

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

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

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

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

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

(L) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.
(M) "Escrow Items" means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.
(N) "Loan" means the debt obligation evidenced by the Note, plus interest, any prepayment charges, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(O) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.
(P) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(Q) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.
(R) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.
(S) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.
(T) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."
(U) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.
(V) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(W) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.
(X) "UETA" means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

TRANSFER OF RIGHTS IN THE PROPERTY

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

COUNTY	of	Charleston	:
[Type of Recording Jurisdiction]		[Name of Recording Jurisdiction]	

LEGAL DESCRIPTION ATTACHED HERETO:
A.P.N.: 313-13-00-163

which currently has the address of 1158 Startrail Lane
[Street]
Johns Island , South Carolina 29455 ("Property Address");
[City] [Zip Code]

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

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

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

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

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

any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

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

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

2. Acceptance and Application of Payments or Proceeds.

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

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

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

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

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

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

3. Funds for Escrow Items.

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

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and

agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

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

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

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

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

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

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

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

5. Property Insurance.

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

carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

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

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

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

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

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

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

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

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

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

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

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

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

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the

Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

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

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

(d) Leasehold Terms. If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. 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.

10. Assignment of Rents.

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

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

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

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

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

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

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

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

11. Mortgage Insurance.

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

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

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

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

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

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

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

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

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

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

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

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

of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

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

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

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

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

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

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

15. Loan Charges.

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

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

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

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

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

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

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

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an

Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

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

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

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

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

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

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

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

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

20. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as

Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

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

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

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

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

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

23. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

24. Hazardous Substances.

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

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

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

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

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

26. Acceleration; Remedies.

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

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

27. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument will become null and void. Lender will release this Security Instrument. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

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

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

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

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

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

_____ (Seal)
Kira Alyse Berol -Borrower

_____ (Seal)
Pauline Wilson Berol -Borrower

_____ (Seal)
Peter John Berol -Borrower

Signed, sealed and delivered in the presence of:

_____
Witness Maureen Fresolone

_____
Witness Lenor Capna

_____
Witness Brandon Higgins

_____
Witness

[Space Below This Line For Acknowledgment]

State of ~~SOUTH CAROLINA~~ New York

County of Suffolk

The foregoing instrument was acknowledged before me this May 21, 2025 (date)

by ~~Kira Alyse Berol~~ AND Pauline Wilson Berol AND Peter John Berol

(names of person acknowledging)

Signature of Person Taking Acknowledgment

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

Notary Public

Title or Rank

01CA6107478

Serial Number, if any

(Seal or Stamp)

State of ~~SOUTH CAROLINA~~ New York

Suffolk County

I certify that Maureen Fresolone

(name of subscribing witness)

personally appeared before me this day and certified to me under oath or by affirmation that he or she is not a grantee or beneficiary of the transaction, signed the foregoing document as a subscribing witness, and either ☑ witnessed

~~Kira Alyse~~ Berol AND Pauline Wilson Berol AND Peter John Berol

(name of principal)

sign the foregoing document or ☐ witnessed ~~Kira Alyse~~ Berol AND Pauline Wilson Berol AND Peter John Berol

(name of principal)

acknowledge his or her signature on the already-signed document.

Date: May 21, 2025

(Signature of Notary)

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

Lenor Capria

(Notary's Printed or Typed Name)

Notary Public

Notary Public for ~~South Carolina~~ New York

(Official Seal)

My Commission Expires: 4/5/2028

Loan Originator: Stephen Mark Wilson, NMLSR ID 144376
Loan Originator Organization: AmRes Corporation, NMLSR ID 1359704

ALL-PURPOSE ACKNOWLEDGMENT

State of South Carolina

County of Charleston

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

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

☐ personally known to me **OR** ☑ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

SIGNATURE OF NOTARY

Michael A. Brooks

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

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT

DESCRIPTION OF ATTACHED DOCUMENT

Mortgage
TITLE OR TYPE OF DOCUMENT

19
NUMBER OF PAGES

5/29/25
DATE OF DOCUMENT

Brandon Higgins
SIGNER(S) OTHER THAN NAMED ABOVE

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 21st day of May 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 Borrower's Note to AMRES CORPORATION, A CORPORATION
(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

1158 Startrail Lane, Johns Island, South Carolina 29455

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in
COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD

(the "Declaration"). The Property is a part of a planned unit development known as

Summertrees

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower will perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower will promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance, then (i) Lender waives the provision in Section 3 for the portion of the Periodic Payment made to Lender consisting of the yearly premium installments for property insurance on the Property, and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower will give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and will be paid to Lender. Lender will apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower will take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and will be paid to Lender. Such proceeds will be applied by Lender to the sums secured by the Security Instrument as provided in Section 12 .

E. Lender's Prior Consent. Borrower will not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents unless the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F will become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts will bear interest from the date of disbursement at the Note rate and will be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

_____ (Seal)
Kira Alyse Berol -Borrower

_____ (Seal)
Pauline Wilson Berol -Borrower

_____ (Seal)
Peter John Berol -Borrower

Loan Number: 61743

Date: May 21, 2025

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

EXHIBIT "A"

LEGAL DESCRIPTION

LEGAL DESCRIPTION ATTACHED HERETO:
A.P.N. #: 313-13-00-163

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared Kira Alyse Berol, Pauline Wilson Berol

(the "Borrower"),

who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as a material inducement to AMRES CORPORATION

(the "Lender"),

and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at 1158 Startrail Lane, Johns Island, South Carolina 29455

(the "Property").

2. **Occupancy:** [check one box only]

   ☒ **Principal Residence.** Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

   ☐ **Second Home.** Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

   ☐ **Investment.** The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

3. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the such information accurately reflects Borrower's current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise have knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

4. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

5/29/25 5/21/2025

Borrower Kira Alyse Berol Date Borrower Pauline Wilson Berol Date

State of ~~SOUTH CAROLINA~~ New York

County of Suffolk.

Sworn/Affirmed to and subscribed before me on this 21st day of May, 2025, by ~~Kira Alyse~~ Berol AND Pauline Wilson Berol

☐ Personally known; or
☑ Produced identification

Type of identification produced: NY License

Signature of Notary

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

Lenor Capria, Notary Public
Printed Name of Notary

My commission expires: 4/5/2028

(Seal or Stamp, if used)

ALL-PURPOSE ACKNOWLEDGMENT

State of South Carolina

County of Charleston

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

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

☐ personally known to me **OR** ☑ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

SIGNATURE OF NOTARY

Michael A. Brooks

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

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT

DESCRIPTION OF ATTACHED DOCUMENT

Occupancy and Financial Status Affidavit
TITLE OR TYPE OF DOCUMENT

3
NUMBER OF PAGES

5/29/25
DATE OF DOCUMENT

N/A
SIGNER(S) OTHER THAN NAMED ABOVE

COMPLIANCE AGREEMENT

Loan Number: 61743

Seller(s): N/A

Lender: AMRES CORPORATION (NMLS # 1359704)

Borrower(s): Kira Alyse Berol, Pauline Wilson Berol, Peter John Berol

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

The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae, Freddie Mac, Federal Housing Administration, the Department of Veterans Affairs or any municipal bonding authority.

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

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

Dated effective May 21, 2025.

Kira Alyse Berol

Pauline Wilson Berol

Peter John Berol

State of ~~SOUTH CAROLINA~~ New York

County of Suffolk

Sworn/Affirmed to and subscribed before me on this 21st day of May, 2025, by ~~Kira Alyse~~ Berol AND Pauline Wilson Berol AND Peter John Berol

☐ Personally known; or
☑ Produced identification

Type of identification produced: NY License

Signature of Notary

LENOR CAPRIA
Notary Public - State of New York
No. 01CA6107478
Qualified in Suffolk County
My Commission Expires 4/5/20 28

Lenor Capria, Notary Public
Printed Name of Notary

My commission expires: 4/5/2028

(Seal or Stamp, if used)

ALL-PURPOSE ACKNOWLEDGMENT

State of South Carolina

County of Charleston

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

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

☐ personally known to me **OR** ☑ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

SIGNATURE OF NOTARY

Michael A. Brooks

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

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT

DESCRIPTION OF ATTACHED DOCUMENT

Compliance Agreement
TITLE OR TYPE OF DOCUMENT

2
NUMBER OF PAGES

5/29/25
DATE OF DOCUMENT

N/A
SIGNER(S) OTHER THAN NAMED ABOVE

BORROWER FORBEARANCE AFFIDAVIT AND ATTESTATION

Loan Number: 61743

Borrower Name: Kira Alyse Berol

Co-Borrower Name: Pauline Wilson Berol

Co-Borrower Name: Peter John Berol

Co-Borrower Name: _____

The undersigned Borrower and Co-Borrower(s) (if any) hereby certify and agree that:

1. Borrower and/or Co-Borrower(s) are currently employed or self-employed;
2. Borrower and/or Co-Borrower(s) have not received (or initiated, if self-employed) a notice of unpaid layoff, shutdown, or furlough from their employer(s);
3. Borrower and/or Co-Borrower(s) have not had their paid hours or compensation reduced in any manner from that which was previously disclosed to the lender; and
4. Borrower and/or Co-Borrower(s) have not applied for and/or been approved for forbearance on any current mortgage loan(s).

Borrower: Kira Alyse Berol

Date: 5/29/25

Co-Borrower: Pauline Wilson Berol

Date: 5/21/2025

Co-Borrower: Peter John Berol

Date: 5/21/2025

Co-Borrower: _____

Date: _____

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

NOTARIZATION OF BORROWER FORBEARANCE AFFIDAVIT

State of ~~SOUTH CAROLINA~~ New York

County of Suffolk

On the day of 21st, in the year May, 2025, before me, the undersigned, a Notary Public in and for the State of ~~SOUTH CAROLINA~~ New York, personally appeared ~~Kira Alyse~~ Berol AND Pauline Wilson Berol AND Peter John Berol

_____,

personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to within the instrument and acknowledged to me that he executed the same in his/her/their individual capacity, and that, by his signature on the instrument, the person upon behalf of which the individual acted executed the instrument.

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

Signature of Notary

(Seal)

4/5/2028
Commission Expiration Date of Notary Public

Loan Originator: Stephen Mark Wilson, NMLSR ID 144376
Loan Originator Organization: AmRes Corporation, NMLSR ID 1359704

ALL-PURPOSE ACKNOWLEDGMENT

State of South Carolina

County of Charleston

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

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

☐ personally known to me **OR** ☑ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

SIGNATURE OF NOTARY

Michael A. Brooks

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

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT

DESCRIPTION OF ATTACHED DOCUMENT

Borrower Forbearance Affidt and Attestation
TITLE OR TYPE OF DOCUMENT

2
NUMBER OF PAGES

5/29/25
DATE OF DOCUMENT

N/A
SIGNER(S) OTHER THAN NAMED ABOVE

NON-APPLICANT AFFIDAVIT

Loan Number: 61743

Lender: AMRES CORPORATION

Property: 1158 Startrail Lane
Johns Island, South Carolina 29455

The undersigned hereby acknowledges, understands and affirms that with regard to any loan (and loan-related) documentation that Lender requires the undersigned to sign in connection with, or relating to, the above-referenced loan, the undersigned, as a non-applicant, will sign as "Borrower" solely for the purpose of pledging any and all interest of the undersigned in the collateral securing the loan, without personal obligation for payment of any sums secured by the Security Instrument.

Dated: 5/21/2025

Borrower, as Non-Applicant
Peter John Berol

STATE OF ~~SOUTH CAROLINA~~ New York)
) ss:
COUNTY OF Suffolk)

On May 21, 2025 before me, Lenor Capria,

personally appeared Peter John Berol

known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

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

Notary Public

(Seal)

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

Loan Number: 61743

EVIDENCE OF JOINT APPLICATION

Date: May 21, 2025

Provided By: AMRES CORPORATION (NMLS # 1359704)

Borrower: Kira Alyse Berol, Pauline Wilson Berol

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

If you are applying for joint credit with another person, please sign below.

We intend to apply for joint credit.

5/29/25

Borrower Kira Alyse Berol Date

5/21/2025

Co-Borrower Pauline Wilson Berol Date

Co-Borrower Date

Co-Borrower Date

Co-Borrower Date

Co-Borrower Date

To be completed by the ***Lender:*** AMRES CORPORATION

Lender Loan No./Universal Loan Identifier 61743 / 54930065B0NVUO52TY13-61743-63 Agency Case No. _____

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)*
Kira Alyse Berol

Alternate Names - *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*
Kira A Berol, Kira Berol

Social Security Number 210-78-2953
(or Individual Taxpayer Identification Number)

Date of Birth *(mm/dd/yyyy)* 07/12/2000

Citizenship
⊗ U.S. Citizen
O Permanent Resident Alien
O Non-Permanent Resident Alien

Type of Credit
O I am applying for **individual credit.**
⊗ I am applying for **joint credit.** Total Number of Borrowers: 2
Each Borrower intends to apply for joint credit. ***Your initials:*** KAB

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix)
Pauline Wilson Berol

Marital Status
O Married
O Separated
⊗ Unmarried*
** Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship*

Dependents *(not listed by another Borrower)*
Number 0
Ages _____

Contact Information
Home Phone (610) 609-0497
Cell Phone _____
Work Phone _____ **Ext.** _____
Email kaberol22@gmail.com

Current Address
Street 1158 Startrail Lane Unit # _____
City Johns Island State SC Zip 29455 Country US
How Long at Current Address? 1 Years 10 Months **Housing** O No primary housing expense ⊗ Own O Rent ($_____ /month)

If at Current Address for LESS than 2 years, list Former Address ☐ ***Does not apply***
Street 814 Hideaway Bay Ln # Unit # F
City Mount Pleasant State SC Zip 29464 Country US
How Long at Former Address? _____ Years 7 Months **Housing** O No primary housing expense O 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 Patten Seed Company Phone (229)363-3800

Street 22 Westedge St Unit # 520

City Charleston State SC Zip 29403 Country US

Position or Title Performance Marketing Specialist

Start Date 09/11/2023 *(mm/dd/yyyy)*

How long in this line of work? 5 Years 11 Months

Check if this statement applies:

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

☐ **Check if you are the Business Owner or Self-Employed**

O I have an ownership share of less than 25%. **Monthly Income (or Loss)**

O I have an ownership share of 25% or more $

Gross Monthly Income

Base	$ 5,687.50	/month
Overtime	$	/month
Bonus	$	/month
Commissions	$	/month
Military Entitlements	$	/month
Other	$	/month
TOTAL	$ 5,687.50	/month

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 Amres Corporation

Street 1 Neshaminy Interplex Dr Unit #

City Trevose State PA Zip 19053 Country US

Position or Title Marketing Content Manager

Start Date 06/01/2021 *(mm/dd/yyyy)*

End Date 09/08/2023 *(mm/ddyyyy)*

☐ **Check if you were the Business Owner or Self-Employed**

Previous Gross Monthly Income $ 5,416.67 /month

1e. Income from Other Sources

☒ *Does not apply*

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

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

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

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

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

2b. Other Assets 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

2c. Liabilities - Credit Cards, Other Debits, 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
Revolving	CAP ONE	4270825023817872	$ 2,401.00 ☐	$ 25.00
Revolving	DISCOVER	601100240089	$ 68.00 ☐	$ 35.00

2d. Other Liabilities and Expenses

☒ *Does not apply*

Include all other liabilities and expenses below. Choose from the types listed here:
* Alimony* Child Support * Separate Maintenance * Job Related Expenses * Other

Monthly Payment

Section 3: Financial Information - Real Estate.

This section asks you to list all properties you currently own and what you owe on them.

☐ *I do not own any real estate*

3a. Property You Own

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

Address Street 1158 Startrail Lane Unit #
City Johns Island State SC Zip 29455 Country

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property: Monthly Rental Income	For LENDER to Calculate: Net Monthly Rental Income
$ 402,000.00	Retained	PrimaryResidence	$ 24.43	$	$

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)*
GUILD MTGE	153086780	$ 1,115.00	$ 140,213.54 ☒		$

3b. 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 $ 134,072.00 **Loan Purpose** ○ Purchase ⊗ Refinance ○ Other
Property Address Street 1158 Startrail Lane
Unit # City Johns Island State SC Zip 29455
County Charleston Number of Units 1 **Property Value $** 402,000.00
Occupancy ⊗ Primary Residence ○ Second Home ○ Investment Property

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? *(e.g., daycare facility, medical office, beauty/barber shop)* ⊗ NO O YES

2. **Manufactured Home.** Is the property a manufactured home? *(e.g., a factory built dwelling built on a permanent chassis)* ⊗ NO O YES

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

☒ ***Does not apply***

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

For Purchase Only

☒ ***Does not apply***

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

☒ ***Does not apply***

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

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

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)?	O NO ⊗ YES ⊗ NO O YES _____ _____
B.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	O NO O YES
C.	Are you borrowing any money for this real estate transaction *(e.g., money for your closing costs or down payment)* 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?	⊗ NO O 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., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?	⊗ NO O YES ⊗ NO O 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., the Property Assessed Clean Energy Program)*?	⊗ NO O 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?	⊗ NO O YES
G.	Are there any outstanding judgments against you?	⊗ NO O YES
H.	Are you currently delinquent or in default on a Federal debt?	⊗ NO O YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	⊗ NO O YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	⊗ NO O 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?	⊗ NO O YES
L.	Have you had property foreclosed upon in the last 7 years?	⊗ NO O YES
M.	Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	⊗ NO O YES

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  (a) electronic signature; or
  (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Borrower Signature Kira Alyse Berol Date *(mm/dd/yyyy)* 05/29/2025

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

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 O 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 a non-activated member of the Reserve on 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity
- ☐ Hispanic or Latino
  - ☐ Mexican ☐ Puerto Rican ☐ Cuban
  - ☐ Other Hispanic or Latino - *Enter origin:*

    Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
- ☒ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex
- ☒ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race
- ☐ American Indian or Alaska Native - *Enter name of enrolled or principal tribe:* _____
- ☐ Asian
  - ☐ Asian Indian ☐ Chinese ☐ Filipino
  - ☐ Japanese ☐ Korean ☐ Vietnamese
  - ☐ Other Asian - *Enter race:* _____

    Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
  - ☐ Other Pacific Islander - *Enter race:* _____

    Examples: Fijian, Tongan, etc.
- ☒ 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?	O NO	O YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	O NO	O YES
Was the race of the Borrower collected on the basis of visual observation or surname?	O NO	O 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 AmRes Corporation
Address 1 Neshaminy Interplex Dr. Suite 310, Trevose, Pennsylvania 19053
Loan Originator Organization NMLSR ID # 1359704 State License ID # MLS1359704
Loan Originator Name Stephen Mark Wilson
Loan Originator NMLSR ID # 144376 State License ID # MLO - 144376
Email mark.wilson@amres.com Phone (610) 813-6550

Signature Stephen Mark Wilson Date (mm/dd/yyyy) 04/02/2025

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 61743 / 54930065B0NVUO52TY13-61743-63 Agency Case No. _____

Uniform Residential Loan Application - Unmarried Addendum

For Borrower Selecting the Unmarried Status

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

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

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

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

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

State: _____

To be completed by the ***Lender:*** AMRES CORPORATION

Lender Loan No./Universal Loan Identifier 61743 / 54930065B0NVUO52TY13-61743-63 Agency Case No. _____

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)*
Pauline Wilson Berol

Alternate Names - *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*
PAULINE B WILSON, PAULINE WILSON, WILSON PAULINE, Pauline Berol

Social Security Number 208-56-4269
(or Individual Taxpayer Identification Number)

Date of Birth *(mm/dd/yyyy)* 05/24/1961

Citizenship
⊗ U.S. Citizen
O Permanent Resident Alien
O Non-Permanent Resident Alien

Type of Credit
O I am applying for **individual credit.**
⊗ I am applying for **joint credit.** Total Number of Borrowers: 2
Each Borrower intends to apply for joint credit. ***Your initials:*** X PWB KAB

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix)
Kira Alyse Berol

Marital Status
⊗ Married
O Separated
O Unmarried*
** Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship*

Dependents *(not listed by another Borrower)*
Number 0
Ages _____

Contact Information
Home Phone (215) 651-0484
Cell Phone _____
Work Phone _____ **Ext.** _____
Email pberol@gmail.com

Current Address
Street 50 Thompson Hay Path Unit # _____
City Setauket State NY Zip 11733 Country US
How Long at Current Address? 6 Years 2 Months **Housing** ⊗ No primary housing expense O Own O 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** O No primary housing expense O Own O Rent ($ _____ /month)

Mailing Address - *if different from Current Address* ☐ ***Does not apply***
Street 50 Thompson Hay Path Unit # _____
City Setauket- East Setauket State NY Zip 11733 Country US

1b. Current Employment/Self Employment and Income

☐ *Does not apply*

Employer or Business Name The Stony Brook School **Phone** (631)751-1800

Street 1 Chapman Pkwy **Unit #**

City Stony Brook **State** NY **Zip** 11790 **Country** US

Position or Title CFO

Start Date 10/01/2018 *(mm/dd/yyyy)*

How long in this line of work? 27 Years ___ Months

Check if this statement applies:

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

☐ **Check if you are the Business Owner or Self-Employed**

O I have an ownership share of less than 25%.

O I have an ownership share of 25% or more

Monthly Income (or Loss) $ _____

Gross Monthly Income

Base	$	/month
Overtime	$	/month
Bonus	$	/month
Commissions	$	/month
Military Entitlements	$	/month
Other	$	/month
TOTAL	$	/month

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*

1e. Income from Other Sources

☒ *Does not apply*

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

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

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

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

Account Type - *use list above*	Financial Institution	Account Number	Cash or Market Value
Savings	Discover Bank	2334	$ 24,329.11
Checking	Discover Bank	2624	$ 1,064.56
		Provide TOTAL Amount Here	$ 25,393.67

2b. Other Assets 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

2c. Liabilities - Credit Cards, Other Debits, 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
Other - duplicate mortgage	GUILD MTGE	153086780	$ 135,395.00 ☐	$ 1,115.00
Revolving	DISCOVER	601101420455	$ 2,396.00 ☐	$ 48.00
Revolving	JPMCB CARD	438854009882	$ 736.00 ☐	$ 40.00
Revolving	CAP1/KOHLS	6393050344435086	$ 94.00 ☐	$ 29.00

2d. Other Liabilities and Expenses

☒ *Does not apply*

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

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

Monthly Payment

Section 3: Financial Information - Real Estate.

This section asks you to list all properties you currently own and what you owe on them.

☒ *I do not own any real estate*

3a. Property You Own

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

3b. 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 $ 134,072.00 **Loan Purpose** O Purchase ⊗ Refinance O Other _____

Property Address Street 1158 Startrail Lane

Unit # _____ City Johns Island State SC Zip 29455

County Charleston Number of Units 1 **Property Value $** 402,000.00

Occupancy ⊗ Primary Residence O Second Home O Investment Property

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? *(e.g., daycare facility, medical office, beauty/barber shop)* ⊗ NO O YES
2. **Manufactured Home.** Is the property a manufactured home? *(e.g., a factory built dwelling built on a permanent chassis)* ⊗ NO O YES

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

☒ *Does not apply*

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

For Purchase Only

☒ *Does not apply*

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

☒ *Does not apply*

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

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)?	⊗ NO O YES O NO O YES _____ _____
B.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	O NO O YES
C.	Are you borrowing any money for this real estate transaction *(e.g., money for your closing costs or down payment)* 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?	⊗ NO O 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., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?	⊗ NO O YES ⊗ NO O 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., the Property Assessed Clean Energy Program)*?	⊗ NO O 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?	⊗ NO O YES
G.	Are there any outstanding judgments against you?	⊗ NO O YES
H.	Are you currently delinquent or in default on a Federal debt?	⊗ NO O YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	⊗ NO O YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	⊗ NO O 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?	⊗ NO O YES
L.	Have you had property foreclosed upon in the last 7 years?	⊗ NO O YES
M.	Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	⊗ NO O YES

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
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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.*).

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- 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.

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- 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.

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- (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 X _____ Date *(mm/dd/yyyy)* X 5/21/2025

Additional Borrower Signature _____ Date *(mm/dd/yyyy)* 05/29/2025

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 O 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 a non-activated member of the Reserve on National Guard
- ☐ Surviving spouse

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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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity
- ☐ Hispanic or Latino
  - ☐ Mexican ☐ Puerto Rican ☐ Cuban
  - ☐ Other Hispanic or Latino - *Enter origin*

    Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
- ☒ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex
- ☒ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race
- ☐ American Indian or Alaska Native - *Enter name of enrolled or principal tribe:* _____
- ☐ Asian
  - ☐ Asian Indian ☐ Chinese ☐ Filipino
  - ☐ Japanese ☐ Korean ☐ Vietnamese
  - ☐ Other Asian - *Enter race:* _____

    Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
  - ☐ Other Pacific Islander - *Enter race:* _____

    Examples: Fijian, Tongan, etc.
- ☒ 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?	O NO	O YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	O NO	O YES
Was the race of the Borrower collected on the basis of visual observation or surname?	O NO	O 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 AmRes Corporation
Address 1 Neshaminy Interplex Dr. Suite 310, Trevose, Pennsylvania 19053
Loan Originator Organization NMLSR ID # 1359704 State License ID # MLS1359704
Loan Originator Name Stephen Mark Wilson
Loan Originator NMLSR ID # 144376 State License ID # MLO - 144376
Email mark.wilson@amres.com Phone (610) 813-6550

Signature *Stephen Mark Wilson* Date *(mm/dd/yyyy)* 04/02/2025

To be completed by the ***Lender:*** AMRES CORPORATION

Lender Loan No./Universal Loan Identifier 61743/54930065B0NVUO52TY13-61743-63 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
O Single-Closing O Two-Closing

Construction/Improvement Costs $ _____
Lot Acquired Date _____ *(mm/dd/yyyy)*
Original Cost of Lot $ _____

Refinance Type

⊗ No Cash Out
O Limited Cash Out
O Cash Out

Refinance Program

O Full Documentation
O Interest Rate Reduction
O Streamlined without Appraisal
O 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 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):
Kira Alyse Berol, Pauline Wilson Berol, Peter John Berol

For Refinance: Title to the Property is **Currently** Held in What Name(s):
Kira Alyse Berol, Pauline Wilson Berol, Peter John Berol

Estate Will be Held in

⊗ Fee Simple
O Leasehold Expiration Date _____ *(mm/dd/yyyy)*

Manner in Which Title Will be Held

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

Trust Information

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

Indian Country Land Tenure

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

L3. Mortgage Loan Information

Mortgage Type Applied For

⊗ Conventional O USDA-RD
O FHA O VA O Other: _____

Terms of Loan

Note Rate 6.625 %
Loan Term 360 *(months)*

Mortgage Lien Type

⊗ First Lien
O Subordinate Lien

Amortization Type

⊗ Fixed Rate O Other *(explain)*: _____
O Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ *(months)*
Subsequent Adjustment Period _____ *(months)*

Loan Features

☐ Balloon/Balloon Term _____ *(months)*
☐ Interest Only/Interest Only Term _____ *(months)*
☐ Negative Amortization
☐ Prepayment Penalty/Prepayment Penalty Term _____ *(months)*
☒ Temporary Interest Rate Buydown/Initial Buydown Rate 5.625 %
☐ Other *(explain)*: _____

Proposed Monthly Payment for Property

First Mortgage *(P & I)*	$ 858.48
Subordinate Lien(s) *(P & I)*	$
Homeowner's Insurance	$ 139.08
Supplemental Property Insurance	$
Property Taxes	$ 177.86
Mortgage Insurance	$
Association/Project Dues *(Condo, Co-Op, PUD)*	$ 31.52
Other	$
TOTAL	$ 1,206.94

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)		
A. Sales Contract Price	$	0.00
B. Improvements, Renovations, and Repairs	$	0.00
C. Land *(if acquired separately)*	$	0.00
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction *(See Table 3a. Property You Own)*	$	140,213.54
E. Credit Cards and Other Debts Paid Off *(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)*	$	0.00
F. Borrower Closing Costs *(including Prepaid and Initial Escrow Payments)*	$	4,819.09
G. Discount Points	$	0.00
H. TOTAL DUE FROM BORROWER(s) ***(Total of A thru G)***	$	145,032.63
TOTAL MORTGAGE LOANS		
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* $ 134,072.00 Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* Amount $ 0.00	$	134,072.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing *(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)*	$	0.00
K. TOTAL MORTGAGE LOANS ***(Total of I and J)***	$	134,072.00
TOTAL CREDITS		
L. Seller Credits *(Enter the amount of Borrower(s) costs paid by the property seller)*	$	0.00
M. Other Credits *(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)*	$	2,117.20
N. TOTAL CREDITS ***(Total of L and M)***	$	2,117.20
CALCULATION		
TOTAL DUE FROM BORROWER(s) *(Line H)*	$	145,032.63
LESS TOTAL MORTGAGE LOANS *(Line K)* AND TOTAL CREDITS *(Line N)*	- $	136,189.20
Cash From/To the Borrower ***(Line H minus Line K and Line N)*** **NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.**	$	8,843.43

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 61743/54930065B0NVUO52TY13-61743-63 Agency Case No. _____

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Kira Alyse Berol

Homeownership Education and Housing Counseling

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

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

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

(2) **Who provided it:**

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

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

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

_____

(3) **Date of Completion** _____ *mm/dd/yyyy*

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

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

(2) **Who provided it:**

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

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

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

_____

(3) **Date of Completion** _____ *mm/dd/yyyy*

Language Preference

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

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

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

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

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

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

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

To be completed by the ***Lender:***
Lender Loan No./Universal Loan Identifier 61743/54930065B0NVUO52TY13-61743-63 Agency Case No. _____

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Pauline Wilson Berol

Homeownership Education and Housing Counseling

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

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

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

(2) **Who provided it:**

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

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

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

_____

(3) **Date of Completion** _____ *mm/dd/yyyy*

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

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

(2) **Who provided it:**

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

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

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

_____

(3) **Date of Completion** _____ *mm/dd/yyyy*

Language Preference

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

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

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

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

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

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

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

OMB Number 1545-1872

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit *www.irs.gov* and search IVES.

1a. Current name			**2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)*		
i. First name Kira	ii. Middle initial A	iii. Last name/BMF company name Berol	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number *(see instructions)* 210-78-2953			**2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)*		
1c. Previous name shown on the last return filed if different from line 1a			**2c.** Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)*					
a. Street address *(including apt., room, or suite no.)* 1158 Startrail Lane			b. City Johns Island	c. State SC	d. ZIP code 29455
4. Previous address shown on the last return filed if different from line 3 *(see instructions)*					
a. Street address *(including apt., room, or suite no.)*			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number	iii. SOR mailbox ID	
iv. Street address *(including apt., room, or suite no.)* 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number *(if applicable) (see instructions)*			**5c.** Unique identifier *(if applicable) (see instructions)*		
5d. Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))*					
i. Client name AMRES CORPORATION					ii. Telephone number (844) 242-6656
iii. Street address *(including apt., room, or suite no.)* 1 NESHAMINY INTERPLEX DRIVE STE 310			iv. City FEASTERVILLE TREVOSE	v. State PA	vi. ZIP code 19053

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

6. 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
1040

a. Return Transcript ☐ **b.** Account Transcript ☐ **c.** Record of Account ☒

7. Wage and Income transcript *(W-2, 1098-E, 1099-G, etc.)* ☐

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 ☐ Line 2a ☐

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format *(see instructions)*
12 / 31 / 2024 12 / 31 / 2023 12 / 31 / 2022 / /

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.

☒ **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here			
	Signature for Line 1a *(see instructions)* Kira Alyse Berol	Date 5/29/2025	Phone number of taxpayer on line 1a or 2a (610) 609-0497
	☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed	
	Print/Type name Kira Alyse Berol		
	Title *(if line 1a above is a corporation, partnership, estate, or trust)*		
	Spouse's signature *(required if listed on Line 2a)*		Date
	☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed	
	Print/Type name		

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

Line 1a/2a *(if spouse is also requested)*. For IMF Requests: Enter the First, Middle Intial, 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.

Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

OMB Number 1545-1872

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit *www.irs.gov* and search IVES.

1a. Current name			**2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)*		
i. First name Pauline	ii. Middle initial W	iii. Last name/BMF company name Berol	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number *(see instructions)* 208-56-4269			**2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)*		
1c. Previous name shown on the last return filed if different from line 1a			**2c.** Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)*					
a. Street address *(including apt., room, or suite no.)* 50 Thompson Hay Path			b. City Setauket	c. State NY	d. ZIP code 11733
4. Previous address shown on the last return filed if different from line 3 *(see instructions)*					
a. Street address *(including apt., room, or suite no.)*			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number	iii. SOR mailbox ID	
iv. Street address *(including apt., room, or suite no.)* 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number *(if applicable) (see instructions)*			**5c.** Unique identifier *(if applicable) (see instructions)*		
5d. Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))*					
i. Client name AMRES CORPORATION					ii. Telephone number (844) 242-6656
iii. Street address *(including apt., room, or suite no.)* 1 NESHAMINY INTERPLEX DRIVE STE 310			iv. City FEASTERVILLE TREVOSE	v. State PA	vi. ZIP code 19053

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

6. 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
1040

a. Return Transcript ☐ b. Account Transcript ☐ c. Record of Account ☒

7. Wage and Income transcript *(W-2, 1098-E, 1099-G, etc.)* ☐

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 ☐ Line 2a ☐

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format *(see instructions)*
12 / 31 / 2024 12 / 31 / 2023 12 / 31 / 2022 / /

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.

☒ **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here			
	Signature for Line 1a *(see instructions)*	Date 5/21/2025	Phone number of taxpayer on line 1a or 2a (215) 651-0484
	☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed	
	Print/Type name Pauline Wilson Berol		
	Title *(if line 1a above is a corporation, partnership, estate, or trust)*		
	Spouse's signature *(required if listed on Line 2a)*	Date	
	☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed	
	Print/Type name		

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

Line 1a/2a *(if spouse is also requested).* For IMF Requests: Enter the First, Middle Intial, 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.

Loan Number: 61743

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

Request for Taxpayer Identification Number and Certification

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

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

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

Print or type
See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)
Kira Alyse Berol

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ 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)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)
Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)
(Applies to accounts maintained outside the United States)

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

5 Address (number, street, and apt. or suite no.). See instructions.
1158 Startrail Lane

6 City, state, and ZIP code
Johns Island, South Carolina 29455

Requester's name and address (optional)
AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PA 19053

7 List account number(s) here (optional)
61743

Part I Taxpayer Identification Number (TIN)

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

Social security number
210-78-2953

or

Employer identification number

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

Part II Certification

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

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

Sign Here **Signature of U.S. person** Date 5/29/25

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441N1474). 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

DocMagic

U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

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

Line 2

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

Line 3a

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

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

Line 3b

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

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

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

Line 4 Exemptions

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

Exempt payee code.

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

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

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

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

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

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

5 - A corporation.

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

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

8 - A real estate investment trust.

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

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

11 - A financial institution as defined under section 581.

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

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

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

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

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

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

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

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

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

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

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

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

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

G - A real estate investment trust.

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

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

J - A bank as defined in section 581.

K - A broker.

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

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

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

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

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

Request for Taxpayer Identification Number and Certification

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

Loan Number: 61743

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

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

Print or type
See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)
Pauline Wilson Berol

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ 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)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)
Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)
(Applies to accounts maintained outside the United States)

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

5 Address (number, street, and apt. or suite no.). See instructions.
1158 Startrail Lane

6 City, state, and ZIP code
Johns Island, South Carolina 29455

Requester's name and address (optional)
AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PA 19053

7 List account number(s) here (optional)
61743

Part I Taxpayer Identification Number (TIN)

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

Social security number
208-56-4269

or

Employer identification number

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

Part II Certification

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

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

Sign Here **Signature of U.S. person** ✗ Pauline Berol **Date** 5/21/2025

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441N1474). 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

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441N1474). 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

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

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

J - A bank as defined in section 581.

K - A broker.

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

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

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

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

Loan Number: 61743

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

Request for Taxpayer Identification Number and Certification

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

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

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

Print or type
See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)
Pauline Wilson Berol

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ 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)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)
(Applies to accounts maintained outside the United States)

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

5 Address (number, street, and apt. or suite no.). See instructions.
1158 Startrail Lane

6 City, state, and ZIP code
Johns Island, South Carolina 29455

Requester's name and address (optional)
AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PA 19053

7 List account number(s) here (optional)
61743

Part I Taxpayer Identification Number (TIN)

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

Social security number
208-56-4269

or

Employer identification number

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

Part II Certification

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

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

Sign Here **Signature of U.S. person** ✗ Pauline Berol **Date** 5/21/2025

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441N1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

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

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

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

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

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

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

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

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the

U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

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

Line 2

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

Line 3a

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

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

Line 3b

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

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

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

Line 4 Exemptions

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

Exempt payee code.

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

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

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

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

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

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

5 - A corporation.

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

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

8 - A real estate investment trust.

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

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

11 - A financial institution as defined under section 581.

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

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

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

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

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

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

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

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

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

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

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

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

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

G - A real estate investment trust.

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

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

J - A bank as defined in section 581.

K - A broker.

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

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

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

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

Loan Number: 61743

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

Request for Taxpayer Identification Number and Certification

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

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

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

Print or type
See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)
Peter John Berol

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ 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)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)
Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)
(Applies to accounts maintained outside the United States)

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

5 Address (number, street, and apt. or suite no.). See instructions.
1158 Startrail Lane

6 City, state, and ZIP code
Johns Island, South Carolina 29455

Requester's name and address (optional)
AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PA 19053

7 List account number(s) here (optional)
61743

Part I Taxpayer Identification Number (TIN)

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

Social security number

or

Employer identification number

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

Part II Certification

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

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

Sign Here **Signature of U.S. person** ✗ Peter John Berol **Date** 5/21/2025

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441N1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

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

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

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

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

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

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

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

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the

U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

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

Line 2

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

Line 3a

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

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

Line 3b

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

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

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

Line 4 Exemptions

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

Exempt payee code.

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

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

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

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

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

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

5 - A corporation.

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

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

8 - A real estate investment trust.

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

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

11 - A financial institution as defined under section 581.

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

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

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

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

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

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

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

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

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

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

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

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

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

G - A real estate investment trust.

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

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

J - A bank as defined in section 581.

K - A broker.

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

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

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

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

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Loan Number: 61743

amres

BORROWER DEBT CERTIFICATION

Date: May 21, 2025

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

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

I/We affirm since the date of the original loan application that I/we have not obtained any additional debt and all debt stated on the final signed and dated application remains true and accurate.

5/29/25

Borrower Kira Alyse Berol Date

5/21/2025

Borrower Pauline Wilson Berol Date

BORROWER'S CERTIFICATION OF EMPLOYMENT STATUS

Loan Number: 61743

Date: May 21, 2025

Lender: AMRES CORPORATION

Borrower: Kira Alyse Berol, Pauline Wilson Berol

This is to certify that I/we am/are currently employed in the same position, and that my/our income has not adversely changed since the time I/we applied for this mortgage loan. In addition, my overall financial condition remains unchanged.

Borrower Kira Alyse Berol	5/29/25 Date	Borrower Pauline Wilson Berol	5/21/2025 Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT

Loan Number: 61743

Date: May 21, 2025

Provided By: AMRES CORPORATION

Borrower: Kira Alyse Berol

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

CERTIFICATION

The undersigned certify the following:

I have applied for a mortgage loan. In applying for the loan, I completed a loan application containing information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

As part of our mortgage loan application process, Lender and Other Loan Participants, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I authorize third parties to provide to Lender and Other Loan Participants, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

I further authorize Lender to order a consumer credit report and verify other credit information.

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of:

(i) providing an offer;
(ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or
(iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. ; or
(iv) marketing

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

5/29/25

Borrower Kira Alyse Berol Date Borrower Date

BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT

Loan Number: 61743

Date: May 21, 2025

Provided By: AMRES CORPORATION

Borrower: Pauline Wilson Berol

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

CERTIFICATION

The undersigned certify the following:

I have applied for a mortgage loan. In applying for the loan, I completed a loan application containing information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

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As part of our mortgage loan application process, Lender and Other Loan Participants, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

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(i) providing an offer;
(ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or
(iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. ; or
(iv) marketing

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

5/21/2025 5/29/25

Borrower Pauline Wilson Berol Date Borrower Date

CERTIFICATE OF LOANS TO ONE BORROWER

Loan Number: 61743

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

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

The undersigned Borrower hereby certifies and represents to AMRES CORPORATION ("Lender") that the total of all loans made by said Lender to the undersigned Borrower, including the loan hereby applied for, and to all other persons and entities which are required to be included in computing said total is as follows:

(1) This loan $ 134,072.00

(2) IF NO OTHER LOANS APPLIED FOR OR MADE, YOU MUST CHECK HERE ☐

NAME OF BORROWER	LOAN NUMBER	LOAN AMOUNT
		$
		$
		$
		$

I/We understand that the persons and entities which are required to be included are as follows:

(1) Any person or entity that is, or that upon making of a loan will become, obligor on a loan on the security of real estate;

(2) Nominees of such obligor;

(3) All persons, trusts, partnerships, syndicates and corporations of which such obligor is a nominee or a beneficiary, partner, member, or record or beneficial stockholder owning ten percent or more of the capital stock, or a nominee of any of these persons;

(4) If such obligor is a trust, partnership, syndicate or corporation, all trusts, partnerships, syndicates and corporations of which any beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock, is also a beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock of such obligor and;

(5) Members of the immediate family of any borrower.

Each of the undersigned, including, where the borrower is a corporation or partnership, each of the persons executing this certificate on behalf of such corporation or partnership, hereby certifies under penalty of perjury that the foregoing is true and correct.

Executed at Omnia Title Corp
2002 N Lois Ave Ste 500
Tampa, Florida 33607

Kira Alyse Berol

Pauline Wilson Berol 5/21/2025

Pauline Wilson Berol

HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Loan Number: 61743

Date: May 21, 2025

Escrow Number:

Escrow Company: Omnia Title Corp

Provided By: AMRES CORPORATION (NMLS # 1359704)

Borrower's Name(s): Kira Alyse Berol, Pauline Wilson Berol

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

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must equal the lesser of the following:
   - 100% of the insurable value of the improvements, as established by the property insurer, or
   - the unpaid principal balance of the mortgage, as long as it at least equals the minimum amount - 80% of the insurable value of the improvements - required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.

9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED.** The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.

10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:
Loan Number: 61743

11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).

12. The Lender's loan number must appear on the policy and on any subsequent endorsements.

13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.

14. Please notify your agent to forward future premium notices directly to you.

15. If the security property is a condominium, the Master Policy must contain a minimum of $1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

5/29/25
Borrower Kira Alyse Berol Date

5/21/2025
Borrower Pauline Wilson Berol Date

ACKNOWLEDGMENT OF RECEIPT OF APPRAISAL REPORT

Loan Number: 61743

Date: May 21, 2025

Lender: AMRES CORPORATION (NMLS # 1359704)

Borrower: Kira Alyse Berol, Pauline Wilson Berol

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

Under federal law, the creditor is required to provide you a copy of all appraisals or other written valuations developed in connection with your application for credit that is to be secured by a first lien on a dwelling. The creditor is required to provide a copy of each such appraisal or written valuation, at no additional cost to you, promptly upon completion, or three business days prior to consummation, whichever is earlier.

By signing below, your signature will acknowledge either:

- Your receipt of the appraisals or other written valuations developed in connection with your loan, no later than three days prior to consummation, or
- You previously waived your right to review the appraisal or other written valuation three days prior to consummation

Borrower Kira Alyse Berol 5/29/25 Date

Borrower Pauline Wilson Berol 5/21/25 Date

Form **SSA-89** (04-2023)
Discontinue Prior Editions
Social Security Administration

OMB No. 0960-0760

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

Printed Name:	Date of Birth:	Social Security Number:
Kira Alyse Berol	July 12, 2000	210-78-2953

Reason for authorizing consent: (Please select one)

- [X] To apply for a mortgage
- [ ] To open a bank account
- [ ] To apply for a credit card
- [ ] To apply for a loan
- [ ] To open a retirement account
- [ ] To apply for a job
- [ ] To meet a licensing requirement
- [ ] Other _____

With the following company ("the Company"):

Company Name: AMRES CORPORATION

Company Address: 1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOSE, PENNSYLVANIA 19053

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

Agent's Name: Automation Research, Inc. (d/b/a DataVerify)

Agent's Address: 250 E. Broad St. Suite 2100, Columbus, OH 43215

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

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

This consent is valid for 90 days from the date signed._____ (Please initial.)

Signature: [signature] | Date Signed: 5/29/25

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

Privacy Act Statement Collection and Use of Personal Information

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

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

TEAR OFF

NOTICE TO NUMBER HOLDER

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

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

Form **SSA-89** (04-2023)
Discontinue Prior Editions
Social Security Administration

OMB No. 0960-0760

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

Printed Name:	Date of Birth:	Social Security Number:
Pauline Wilson Berol	May 24, 1961	208-56-4269

Reason for authorizing consent: (Please select one)

- ☒ To apply for a mortgage
- ☐ To open a bank account
- ☐ To apply for a credit card
- ☐ To apply for a loan
- ☐ To open a retirement account
- ☐ To apply for a job
- ☐ To meet a licensing requirement
- ☐ Other _____

With the following company ("the Company"):

Company Name: AMRES CORPORATION

Company Address: 1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOSE, PENNSYLVANIA 19053

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

Agent's Name: Automation Research, Inc. (d/b/a DataVerify)

Agent's Address: 250 E. Broad St. Suite 2100, Columbus, OH 43215

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

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

This consent is valid for 90 **days from the date signed.** PWB **(Please initial.)**

Signature: X Pauline B	Date Signed: X 05/21/2025

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

Privacy Act Statement Collection and Use of Personal Information

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

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TEAR OFF

NOTICE TO NUMBER HOLDER

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Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

Form **SSA-89** (04-2023)
Discontinue Prior Editions
Social Security Administration

OMB No. 0960-0760

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

Printed Name:	Date of Birth:	Social Security Number:
Peter John Berol		

Reason for authorizing consent: (Please select one)

- [x] To apply for a mortgage
- [ ] To open a bank account
- [ ] To apply for a credit card
- [ ] To apply for a loan
- [ ] To open a retirement account
- [ ] To apply for a job
- [ ] To meet a licensing requirement
- [ ] Other _____

With the following company ("the Company"):

Company Name: AMRES CORPORATION

Company Address: 1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOSE, PENNSYLVANIA 19053

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

Agent's Name: Automation Research, Inc. (d/b/a DataVerify)

Agent's Address: 250 E. Broad St. Suite 2100, Columbus, OH 43215

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

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

This consent is valid for 90 **days from the date signed.** PJB **(Please initial.)**

Signature: x Peter John Berol	Date Signed: x 5/21/2025

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

Privacy Act Statement Collection and Use of Personal Information

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

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---------- TEAR OFF ----------

NOTICE TO NUMBER HOLDER

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Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 61743

Date: May 21, 2025

Provided By: AMRES CORPORATION (NMLS # 1359704)

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

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

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Borrower Kira Alyse Berol 5/29/25 Date

Borrower Pauline Wilson Berol 5/21/2025 Date

Loan Number: 61743

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: 05/21/2025

Borrower Name(s) and Address:
Kira Alyse Berol, Pauline Wilson Berol
1158 Startrail Lane
Johns Island, SC 29455

Servicer's Name, Address, and Toll-Free Number:
AMRES CORPORATION (NMLS # 1359704)
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PENNSYLVANIA 19053
(844) 242-6656

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

YOUR ☒ MONTHLY ☐ BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE $ 1,175.42 OF WHICH $ 858.48 WILL BE FOR ☒ PRINCIPAL AND INTEREST ☐ INTEREST ONLY, AND $ 316.94 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
			Initial Deposit:	$ 950.82
07/01/25	316.94			1,267.76
08/01/25	316.94			1,584.70
09/01/25	316.94			1,901.64
10/01/25	316.94			2,218.58
11/01/25	316.94			2,535.52
12/01/25	316.94			2,852.46
01/01/26	316.94			
01/01/26		2,134.32	County Property Tax	1,035.08
02/01/26	316.94			1,352.02
03/01/26	316.94			1,668.96
04/01/26	316.94			1,985.90
05/01/26	316.94			
05/01/26		1,668.96	Hazard Insurance	633.88
06/01/26	316.94			950.82

Cushion Selected By Servicer $ 633.88

Total Disbursements $ 3,803.28

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.

Borrower Kira Alyse Berol 5/21/25 Date

Borrower Pauline Wilson Berol 5/21/2025 Date

NOTICE CONCERNING THE FURNISHING OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCY

Lender: AMRES CORPORATION (NMLS # 1359704)

Borrower: Kira Alyse Berol, Pauline Wilson Berol

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

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS.

LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

Borrower Kira Alyse Berol 5/29/25 Date

Borrower Pauline Wilson Berol 5/21/2025 Date

NOTICE OF SERVICING TRANSFER

Loan Number: 61743

Date: May 21, 2025

Lender: AMRES CORPORATION

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

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

The servicing of your mortgage loan is being transferred, effective July 1, 2025 . This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

AMRES CORPORATION
is now collecting your payments. AMRES CORPORATION
will stop accepting payments received from you after July 1, 2025 .

will collect your payments going forward. Your new servicer will start accepting payments received from you on July 1, 2025 .

SEND ALL PAYMENTS DUE ON OR AFTER July 1, 2025 TO

AT THIS ADDRESS:

If you have any questions for either your present servicer, AMRES CORPORATION or your new servicer , about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:
AMRES CORPORATION
(844)242-6656
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PENNSYLVANIA
19053

New Servicer:

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

AMRES CORPORATION
Name of Present Servicer

Date

Name of New Servicer

Date

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

PAYMENT LETTER TO BORROWER

FROM: AMRES CORPORATION (NMLS # 1359704)
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PENNSYLVANIA 19053

RE: Loan Number: 61743
Property Address: 1158 Startrail Lane, Johns Island, South Carolina 29455

TO: Kira Alyse Berol, Pauline Wilson Berol
1158 Startrail Lane
Johns Island, South Carolina 29455

Dear Borrower:

The monthly payments on the above referred to loan are to begin on July 1, 2025, and will continue monthly until June 1, 2055.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	$ 858.48 *
MMI/PMI INSURANCE	
ESCROW FOR TAXES	177.86
ESCROW FOR INSURANCE	139.08
ESCROW FOR FLOOD INSURANCE	0.00
TOTAL MONTHLY PAYMENTS	$ 1,175.42

* Your principal and interest payment above does not reflect a temporary reduction in your payment based on the terms of the Temporary Buydown Agreement. Please refer to the Temporary Buydown Agreement for more information.

You are to make your payments to:

AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSE, PENNSYLVANIA 19053

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

Copy received and acknowledged.

Kira Alyse Berol	5/29/25	Pauline Wilson Berol	05/21/2025
Kira Alyse Berol	Date	Pauline Wilson Berol	Date

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 61743

Date: May 21, 2025

Borrower: Kira Alyse Berol

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

AMRES CORPORATION

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	768 Source: Equifax Date: 04/02/2025

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 62.0 percent of U.S. consumers.
Key factors that adversely affected your credit score	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED TOO MANY ACCOUNTS WITH BALANCES TOO MANY INQUIRIES LAST 12 MONTHS

Initial: KAB

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 61743

Date: May 21, 2025

Borrower: Kira Alyse Berol

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

AMRES CORPORATION

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	778 Source: Experian Date: 04/02/2025

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 63.0 percent of U.S. consumers.
Key factors that adversely affected your credit score	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED. TOO MANY INQUIRIES LAST 12 MONTHS. TOO MANY ACCOUNT RECENTLY OPENED.

Initial: KAB

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 61743

Date: May 21, 2025

Borrower: Kira Alyse Beroi

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

AMRES CORPORATION

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	755 Source: TransUnion Date: 04/02/2025

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 309 to a high of 839 Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 56.0 percent of U.S. consumers.
Key factors that adversely affected your credit score	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED TOO MANY ACCOUNTS WITH BALANCES Score value was adversely affected by credit inquiries present in the credit file

Initial: KAB

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

NOTICE TO THE HOME LOAN APPLICANT

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

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

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

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

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

Initial: KAB

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided below:

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111

Experian
P.O. Box 4500
Allen, TX 75013
(888) 397-3742

TransUnion
P.O. Box 1000
Chester, PA 19016
(800) 916-8800

Initial: KAB

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 61743

Date: May 21, 2025

Borrower: Pauline Wilson Berol

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

AMRES CORPORATION

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	814 Source: Equifax Date: 04/02/2025

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 98.0 percent of U.S. consumers.
Key factors that adversely affected your credit score	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT TOO MANY INQUIRIES LAST 12 MONTHS TOO MANY ACCOUNTS WITH BALANCES

Initial: PWB

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 61743

Date: May 21, 2025

Borrower: Pauline Wilson Berol

Property Address: 1158 Startrail Lane
Johns Island, South Carolina 29455

AMRES CORPORATION

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	813 Source: Experian Date: 04/02/2025

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850 . Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 86.0 percent of U.S. consumers.
Key factors that adversely affected your credit score	PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS. TOO MANY INQUIRIES LAST 12 MONTHS. TOO MANY ACCOUNTS WITH BALANCES.

Initial: PWB

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 61743

Date: May 21, 2025

Borrower: Pauline Wilson Berol

Property Address: 1158 Startrail Lane
Johns Island, South Carolina 29455

AMRES CORPORATION

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	822 Source: TransUnion Date: 04/02/2025

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 309 to a high of 839. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 100.0 percent of U.S. consumers.
Key factors that adversely affected your credit score	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH TOO MANY ACCOUNTS WITH BALANCES LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED Score value was adversely affected by credit inquiries present in the credit file

Initial: PWB

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

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Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Initial: PwB

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided below:

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111

Experian
P.O. Box 4500
Allen, TX 75013
(888) 397-3742

TransUnion
P.O. Box 1000
Chester, PA 19016
(800) 916-8800

Initial: PWZ

Loan Number: 61743

SOUTH CAROLINA APPLICATION NOTICE

Provided By: AMRES CORPORATION (NMLS # 1359704)

Applicant(s): Kira Alyse Berol, Pauline Wilson Berol

Property Address: 1158 Startrail Lane
Johns Island, South Carolina 29455

THE AGENCY DESIGNATED TO RECEIVE COMPLAINTS OR INQUIRIES ABOUT THE ORIGINATION AND MAKING OF THIS LOAN IS:

SOUTH CAROLINA STATE BOARD OF FINANCIAL INSTITUTIONS
CONSUMER FINANCE DIVISION
1205 PENDLETON STREET SUITE 306
COLUMBIA, SC 29201
ATTN: MORTGAGE COMPLAINTS
803.734.2020
http://www.consumerfinance.sc.gov/complaints/

By signing below, you acknowledge that you have received and read this Notice. This Notice is neither a contract nor a commitment to lend.

Applicant Kira Alyse Berol 5/29/25 Date

Applicant Pauline Wilson Berol 05/21/2025 Date

Loan Number: 61743

TEMPORARY BUYDOWN AGREEMENT

AMRES CORPORATION (the "Lender"),
Kira Alyse Berol, Pauline Wilson Berol

(the "Borrower"):

PRELIMINARY STATEMENTS

(1) Lender engages in the business of originating single family conventional mortgage loans.

(2) This date, Borrower signed a Note and Mortgage, Deed of Trust or Deed to Secure Debt (collectively the "Mortgage") payable to Lender covering the real property commonly known as 1158 Startrail Lane, Johns Island, South Carolina 29455

(the "Property"),

with interest at 6.625% percent per year payable in monthly installments of [X] principal and interest, or [ ] interest only amounting to $ 858.48 .

(3) To pay for a temporary reduction in the Borrower's interest rate, Lender has deposited $ 1,040.28 (the "Buydown Subsidy") into a separate account for the benefit of the Borrower.

NOW, THEREFORE, in consideration of the foregoing and of the agreements set forth below, the Lender and Borrower agree as follows:

(1) Lender has the right to assign its interest in this Agreement concurrently with the transfer of the Note and Mortgage, provided that such assignee shall agree to apply the Buydown Subsidy in accordance with the terms hereof. In the event that servicing of the Note and Mortgage is transferred, all amounts in the Buydown Subsidy account will be transferred to the new servicer.

(2) Lender, its successors and assigns, agrees to pay from the Buydown Subsidy account on behalf of Borrower the sums of money set forth in the following schedule to be applied to the interest portion of the payments required by the Note:

Payment Months	First Payment	Monthly Payment Paid by Borrower	Monthly Buydown Subsidy Application	Total Monthly Payment	Interest Rate
1 - 12	07/01/2025	$ 771.79(5.625 %)	$ 86.69	$ 858.48	6.625 %
		$ (%)	$	$	%
		$ (%)	$	$	%
		$ (%)	$	$	%
		$ (%)	$	$	%
		$ (%)	$	$	%
		$ (%)	$	$	%

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

(3) Borrower agrees to pay the balance of monthly ☒ principal and interest, or ☐ interest only payments together with escrow/impound payments for taxes and insurance, if any, as provided in the Note and Mortgage, copies of which are attached hereto and incorporated by reference.

(4) Borrower agrees that Borrower is not relieved of his or her obligation to make the full monthly ☒ principal and interest, or ☐ interest only payments required by the Note if for any reason the Buydown Subsidy is not available.

(5) No portion of the Buydown Subsidy shall be disbursed to pay any delinquency or other amount under the Note or Mortgage.

(6) Borrower will not assign, transfer, or close the Buydown Subsidy account, or withdraw buydown funds, except as permitted by the terms of this Agreement.

(7) In the event that the debt as evidenced by the Note is prepaid in full, or foreclosure proceedings begin on the Property securing the Note and Mortgage, any time before the disbursement of the entire Buydown Subsidy, any remaining Buydown Subsidy account balance shall be applied to the outstanding balance due on the Note and Mortgage.

(8) Borrower hereby understands and agrees to hold Lender, its successors or assigns, harmless from all claims and demands by third parties, whether in existence now or in the future, arising out of this Agreement.

(9) Borrower understands and agrees that the Buydown Subsidy shall not be used to pay any past due payments under the Note and Mortgage. It is further agreed that Lender shall not pay any interest on the funds held in the Buydown Subsidy account unless otherwise required by applicable law.

EXECUTED THIS day of .

Lender: AMRES CORPORATION

By: _____

Title: _____

Borrower Kira Alyse Berol 5/29/25 Date

Borrower Pauline Wilson Berol 5/21/2025 Date

Loan Number: 61743

USA PATRIOT ACT
INFORMATION DISCLOSURE
IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES

To help the United States government fight the funding of terrorism and money laundering activities, Federal Law now requires all financial institutions to obtain, verify and record information that fully identifies every applicant.

What this means to you is that when you apply for a mortgage loan, we will ask you for your name, address, date of birth and other information that will allow the lender to identify you.

We may also ask to see and/or take copies of your driver's license or other identifying documents.

The information being requested and recorded is for compliance with the requirements of Section 326 of the USA Patriot Act, implementing customer identification and verification requirements.

This information in NO WAY will be used in making the credit decision on your mortgage loan application.

I/We acknowledge receipt of this disclosure.

Borrower Kira Alyse Berol 5/29/25 Date

Borrower Pauline Wilson Berol 5/21/2025 Date

Lender: AMRES CORPORATION (NMLS # 1359704)

USA PATRIOT ACT
CUSTOMER IDENTIFICATION VERIFICATION
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: Kira Alyse Berol — Date of Birth: July 12, 2000

☑ Residential or ☐ Business Address:* 1158 Startrail Lane
Johns Island, South Carolina 29455

Taxpayer Identification Number (SSN):** 210-78-2953

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
☒ State/Foreign Driver's License	SC	106970871	07/12/2000	06/08/2023 06/08/2031	☑ Yes ☐ No
☐ State/Foreign ID Card					☐ Yes ☐ No
☑ U.S./Foreign Passport	USA	599627498	7/12/20	2/8/19 2/7/29	☑ Yes ☐ No
☐ Military ID					☐ Yes ☐ No
☐ Resident Alien Card					☐ Yes ☐ No
☐ Social Security Card					
☐ Birth Certificate					
☐ Other:					☐ Yes ☐ No
☐ Other:					☐ Yes ☐ No

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

**For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

_____

_____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

5/29/23

Signature Date

Michael A Brooks, Notary Public

Name and Title

Loan Number: 61743

Lender: AMRES CORPORATION (NMLS # 1359704)

USA PATRIOT ACT
CUSTOMER IDENTIFICATION VERIFICATION
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: Pauline Wilson Berol Date of Birth: May 24, 1961

☐ Residential or ☐ Business Address:* 1158 Startrail Lane
Johns Island, South Carolina 29455

Taxpayer Identification Number (SSN):** 208-56-4269

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
☒ State/Foreign Driver's License	NY	541 423 769	05/24/1961	05/18/2023 05/24/2031	☑ Yes ☐ No
☐ State/Foreign ID Card					☐ Yes ☐ No
☐ U.S./Foreign Passport					☐ Yes ☐ No
☐ Military ID					☐ Yes ☐ No
☐ Resident Alien Card					☐ Yes ☐ No
☐ Social Security Card					
☐ Birth Certificate					
☑ Other:	UMR.	19 886313	NA	N/A	☐ Yes ☑ No
☐ Other:					☐ Yes ☐ No

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

**For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

_____

_____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature _____ Date 5/21/2025

Lenor Capria, Notary Public
Name and Title

LENOR CAPRIA
Notary Public - State of New York
No. 01CA6107478
Qualified in Suffolk County
My Commission Expires 4/5/20 28

TAX RECORD INFORMATION SHEET

THIS FORM MUST BE COMPLETED AND SIGNED BY TITLE OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY.

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 taxing authority ☒ only where we are escrowing for payment ☐ even if we are not escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility District Charges, Ground Rents, etc. that are escrowed for payment. Indicate estimated taxes if applicable. Attach copies of paid tax certificates and tax receipts.

The following information is certified by: Omnia Title Corp
DATE LOAN CLOSED: 05/21/2025 TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [X] YES [ ] NO
LOAN # 61743
BORROWER(S) NAME: Kira Alyse Berol, Pauline Wilson Berol

TAXES FOR CURRENT YEAR LISTED IN NAME OF: _____

PROPERTY ADDRESS: 1158 Startrail Lane, Johns Island, South Carolina 29455

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 [X] NO

TYPE OF TAX COUNTY PROPERTY TAX
CURRENT TAXES PAID THRU DATE 05/21/2025
NEXT AMOUNT DUE 2,134.32
LAST AMOUNT PAID _____
NEXT DUE DATE January 1, 2026
THIS AMOUNT IS [ ] ESTIMATE [X] ACTUAL
PAYMENT FREQUENCY:
[X] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL [ ] OTHER:

TAXING AUTHORITY NAME & ADDRESS:

PARCEL/PROPERTY ID/TMS#
313-13-00-163
PARCEL/PROPERTY ID/TMS#

TYPE OF TAX _____
CURRENT TAXES PAID THRU DATE 05/21/2025
NEXT AMOUNT DUE _____
LAST AMOUNT PAID _____
NEXT DUE DATE _____
THIS AMOUNT IS [ ] ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL [ ] OTHER: _____
TAXING AUTHORITY NAME & ADDRESS:

PARCEL/PROPERTY ID/TMS#

PARCEL/PROPERTY ID/TMS#

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE 05/21/2025 NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS [ ] ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL [ ] OTHER: _____
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS#
_____ _____
_____ PARCEL/PROPERTY ID/TMS#
_____ _____

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE 05/21/2025 NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS [ ] ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL [ ] OTHER:
_____
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS#
_____ _____
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TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE 05/21/2025 NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS [ ] ESTIMATE [ ] ACTUAL
PAYMENT FREQUENCY:
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL [ ] OTHER: _____
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS#
_____ _____
_____ PARCEL/PROPERTY ID/TMS#
_____ _____

_____
Settlement Agent Date

ALL-PURPOSE ACKNOWLEDGMENT

State of _____

County of _____

On _____ before me, _____
DATE NAME OF NOTARY PUBLIC

personally appeared _____,
NAME(S) OF SIGNER(S)

☐ personally known to me **OR** ☐ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

_____
SIGNATURE OF NOTARY

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it may prove valuable to persons relying on this Acknowledgment and could prevent fraudulent reattachment of this certificate to another document.

DESCRIPTION OF ATTACHED DOCUMENT

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT

_____
TITLE OR TYPE OF DOCUMENT

_____
NUMBER OF PAGES

_____
DATE OF DOCUMENT

_____
SIGNER(S) OTHER THAN NAMED ABOVE

ALL-PURPOSE ACKNOWLEDGMENT

State of _____

County of _____

On _____ before me, _____
DATE NAME OF NOTARY PUBLIC

personally appeared _____,
NAME(S) OF SIGNER(S)

☐ personally known to me **OR** ☐ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), an that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

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SIGNATURE OF NOTARY

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TITLE OR TYPE OF DOCUMENT

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NUMBER OF PAGES

_____
DATE OF DOCUMENT

_____
SIGNER(S) OTHER THAN NAMED ABOVE