

**Signing Confirmation Sheet:**

Signing Date/Time: 06/12/25 at 10:00 am
Signing Location: 233 HAYWORTH RD SUMMERVILLE, SC 29486
Borrower's Name: **DAVID BROMLEY**
Order No. 9152534– CAPITAL ONE, N.A.

SPECIAL INSTRUCTIONS:

- **COMPLETE, SIGNED PACKAGE MUST BE SCANNED AND UPLOADED FOR ACCURATE GROUP REVIEW IMMEDIATELY AFTER CLOSING.**
- **Please call the signer the day before the closing to re-confirm.**
- **MORTGAGE & NOTE MUST BE INITIALED ON EACH PAGE BY EACH BORROWER.**
- **PATRIOT ACT FORM FOR EACH PARTY MUST HAVE TWO FORMS OF IDENTIFICATION FILLED IN.**
- **DO NOT DROP DOCUMENTS WITH COURIER SERVICE BEFORE SENDING THE SCANBACK TO ACCURATE GROUP.**
- **YOU MUST USE BLUE INK TO SIGN THE ENCLOSED DOCUMENTS.**
- **DO NOT INCLUDE COPY OF BORROWER IDs IN SCANBACK.**
- **INDIANA ONLY – PLEASE PRINT OUT THE BORROWERS COPY OF THE TAX BENEFIT FORM ON YELLOW OR GOLD PAPER.**

STANDARD INSTRUCTIONS:

- ✓ Confirm appointment & location with the borrower as soon as possible.
- ✓ It is a **REQUIREMENT** to print a second copy of the package to leave with the borrowers.
- ✓ Do not **RESCHEDULE** the signing for a different time or location. If the borrowers ask for a scheduling change, please coordinate with Accurate Group as new docs may necessary.
- ✓ Dress business attire, work professionally and please adhere to the Signing Professionals Workgroup Certified Signing Specialist Code of Conduct.
- ✓ Arrive a couple of minutes early to the closing.
- ✓ Please make sure you introduce yourself. Be professional
- ✓ **You MUST drop off the package after you have scanned a copy and sent it to Accurate Group.**
- ✓ Please contact Accurate Group at (877) 816-2149 or email us at notaryworks@accurategroup.com during normal business hours for assistance, including emergency rescheduling needs.
- ✓ Normal business hours are weekdays between 8am and 7pm Eastern Standard Time.



By accepting this order, you agree to grant Accurate Group, LLC and it's entities your authority to make minor corrections for your errors such as:

- *Printing in the borrower's name in the acknowledgment if left blank or written incorrectly*
- *Printing in the commission date from your stamp if left blank or written incorrectly*
- *Filling in the ID type on the acknowledgements*
- *Filling in the venue (state and/or county) in the acknowledgment if left blank or written incorrectly*
- *Adding your printed name below your signature if required by the state and left blank, or is deemed illegible*
- *Correcting the date on the acknowledgement if incorrect or left blank*

I acknowledge that I have read and understood these instructions and adhere to the instructions listed above.

Signature

Date



If this signing is for a property in GA, DE, SC, WV, MA, or NY and you are NOT an attorney please contact our office immediately at 888-258-5757 Option #4.*

***If this is an out of state signing for one of the states above, and an attorney by phone isn't scheduled to preside with you, also stop and reach out to our office. If an attorney is scheduled to preside by phone, you are good to proceed.**

UPS CampusShip: View/Print Label

- 1. **Ensure there are no other shipping or tracking labels attached to your package.** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.
- 2. **Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. **GETTING YOUR SHIPMENT TO UPS**

Customers with a Daily Pickup

Your driver will pickup your shipment(s) as usual.

Customers without a Daily Pickup

Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages. Hand the package to any UPS driver in your area. Take your package to any location of The UPS Store®, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

FOLD HERE

MELISSA HENLEY
888-258-5757
NOTARYWORKS
ACCURATE GROUP
INDEPENDENCE OH 44131

SHIP TO:
MELISSA HENLEY
888-258-5757
NOTARYWORKS
SUITE 300
6000 FREEDOM SQUARE DRIVE
ACCURATE GROUP
INDEPENDENCE OH 44131-2547

LTR

1 OF 1

OH 441 9-04

UPS NEXT DAY AIR
TRACKING #: 1Z 634 EY4 01 0503 2339

BILLING: P/P

Department: 9152534

CS 25.0.04. WNT NV50 24.0.A 06/2025*

Accurate Group Privacy Policy

[California Consumers](#) [Right of Correction](#) [Contact Us](#)

This Privacy Policy ("Policy") sets forth how Accurate Group, LLC and its affiliates¹ ("Accurate Group" or "we") collect, share, store, and use your Personal Information, whether we obtain the information from you or your financial, insurance or real estate services provider ("Provider"). We may obtain your information when you communicate with us in person, by email or telephone, or otherwise, and when you access or use our websites or other technology including mobile applications. Personal Information is information protected under Federal or state law that identifies, describes, relates to, is associated with, or is linked to a consumer. Personal information does not include (a) publicly available information, which includes information that is lawfully made available from federal, state, or local government records or (b) information that is de-identified, anonymized, pseudonymized or aggregated such that it is no longer attributable to you without additional information.

This Policy applies to our use and handling of Personal Information of all of our current and former customers from the date of this Policy until revised. If you are a former customer, we maintain the confidentiality of your Personal Information as if you were still a customer.

I. Your Consent to this Privacy Policy

Please read this Policy carefully. The practices described herein are subject to the laws in the places in which we operate.

BY SUBMITTING PERSONAL INFORMATION INCLUDING BROWSING INFORMATION TO ACCURATE GROUP OR BY ACCESSING OR USING OUR APPLICATIONS (INCLUDING MOBILE APPS), PRODUCTS, SERVICES OR WEBSITES, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS POLICY AND YOU CONSENT TO THE COLLECTION AND USE OF YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THIS POLICY.

WE MAY CHANGE THIS POLICY AT ANY TIME CONSISTENT WITH APPLICABLE PRIVACY LAWS. THIS POLICY'S EFFECTIVE DATE REFLECTS THE LAST DATE CHANGES WERE MADE. YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH THE APPLICATIONS, WEBSITES, OR PRODUCTS, OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THE UPDATED POLICY HAS BEEN POSTED WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS POLICY.

¹ Accurate Group, LLC doing business as Accurate Title Group, LLC (Florida), Accurate Group of Indiana, LLC, Accurate Group of Illinois, LLC and Accurate Group of New Hampshire. "Affiliate" means an entity that directly or indirectly controls, is controlled by or is under common control with an entity. "Control" means an ownership, voting or similar interest representing fifty percent (50%) or more of the total interests then outstanding of the entity in question. Accurate Group's Affiliates include The Accurate Group of Texas, LLC, Accurate Group Agency, LLC, Accurate Settlement Group, LLC, Coast to Coast Title & Escrow, LLC, eMerge Property Solutions, LLC, and Arrowbase Technologies, Inc.

Our applications and websites may contain links to third-party websites and services. Such links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies or notices, which we strongly recommend you review. This Privacy Notice applies to our Applications and Websites only, and we do not accept any responsibility or liability for the policies or practices of any third parties.

II. Type of Information We Collect about You

Through your communications with us and our communications with third parties, we may collect information within the following categories from you:

- *identity Information* including but not limited to name, alias, Social Security Number, driver's license, passport, or other government ID number, license plate number, unique online identifier, username and password, social media handle,
- *contact information* including but not limited to postal address, street address, email address, IP address, phone number,
- *demographic information* including but not limited to protected characteristics under federal and state law, such as age, sex, gender, race, and ethnicity,
- *financial account information* including but not limited to loan or bank account information (e.g., account name and/or account number), credit, or debit card number, card expiration date, CVC2, CVV2, financial information, insurance policy number,
- *biometric information* such as fingerprints and temperature reading,
- *geolocation data* such as your time zone, latitude and longitude, computer or mobile device location,
- *audio, electronic, visual, and thermal information* including telephone recordings, electronic communication records, security camera footage from our offices,
- *professional or employment-related information* such as your work history, salary history, and education history,
- *Internet or other electronic network activity information and online behavioral data* including, but not limited to, browsing history, search history, Internet Protocol (IP) address and operating system, log data, browser type and version, language, and type, browser settings, operating systems and platform, device type, device-specific information (such as your hardware model, operating system version, and unique device identifiers) operating information, mobile carrier, domain name system requests, and information regarding your interaction with an Internet website, application, or advertisement, page response time and download errors,
- *commercial information* including records of products or services purchased, obtained, or considered, and other purchasing and consuming histories and tendencies.

III. How We Collect Your Information

We collect your information in three ways:

Directly from you when you access or use our applications, websites, or products, or when you communicate with us in any manner, including but not limited to:

- Information you provide by filling forms in person or electronically through our applications and/or websites, including information provided at the time of registering for any product or event, posting material or requesting further services or information,
- Information you provide when you access or use our products,
- Information you provide when you report a problem with our applications or websites,
- Records and copies of your correspondence if you contact us,
- Your responses to surveys that we might ask you to complete,

- Details of transactions you carry out through our applications, websites, and the conduct of transactions, and
- Your search queries on our websites.

Automatically when you access or use our applications, websites, or products, or when you communicate with us, including but not limited to:

- Details of your visits to the websites and applications, including traffic data, location data, logs and other communication data,
- Information about your computer and mobile device, and internet connection, including your IP address, operating system, and browser type, and
- Interactivity with an e-mail, including opening, navigating, and click-through information.

From third parties including but not limited to:

- the orders you or your representatives or your financial, insurance or real estate services providers transact on our systems,
- Data analytics providers for the purpose of receiving statistical data about your activity on our websites and applications,
- Social media networks for the purpose of collecting certain of your social media profile information and activity including your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts, through the social media platform,
- Third Party Service Providers including but not limited to internet service providers, fraud prevention services, and related partners, and
- Public sources, including local, state, and federal government agencies and departments, to facilitate your use of the websites and applications, and to provide you with our products and services.

IV. Use of the Information We Collect

We use the personal information and other information we collect to

- provide the products and services you or your financial, insurance or real estate services provider request and the applications and websites that may facilitate delivery and production of our services,
- improve our products and services and to develop new products and services that may be of interest to our clients and their customers,
- operate our business and the applications and websites, including access management, internal operations, troubleshooting, data analysis, testing, research, and for statistical purposes,
- facilitate payment processing,
- optimize content for your device,
- associate your device identifiers with your account(s), Information about online activity on our websites, in order to make them more usable, for system administration, troubleshooting, fraud investigation, and website improvement,
- enforce compliance with our Standard Terms of Use and protect the integrity and maintain security of our business, applications, websites, and products and to protect against identity theft and fraud,
- provide reports to our clients concerning their activities on our system,
- communicate with you about our, our affiliates', and others' products and services, jointly or independently,
- help solve and respond to any issues you might be facing and address any claims,
- provide information to our representatives and advisors, including attorneys and accountants, to help us comply with legal, accounting, or security requirements in reliance on our legitimate interests.

We will not attempt to re-identify de-identified data.

V. Retention, Protection and Disposal of Personal Information

We store personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. No system can guarantee the complete security of your information, however, we take commercially reasonable steps to ensure your information is protected consistent with all applicable laws and regulations, as appropriate to the sensitivity of your information. If we dispose of your personal information, we will do so in a way that is secure and appropriate to nature of the information subject to disposal.

VI. Sharing Personal Information

We may disclose or share your information with our affiliates to facilitate your use of our applications, websites, and products, and to aid our operations by identifying and repairing errors that impede intended functionality and to protect against malicious, deceptive, fraudulent, or illegal activity. We do not share Personal information with nonaffiliated companies unless you have given us directly or through your financial, insurance or real estate services provider permission to do so or unless it is necessary to maintain your business or service your transaction. We may obtain your consent in writing; online, through "click-through" agreements; when you accept the terms of use on our applications or websites; orally, either in person or on the phone; or by other means. We may use certain companies, including but not limited to internet service providers, data analytics providers, government entities, operating systems and platforms, some of which may be offshore or in foreign jurisdictions, to perform services on our behalf and at our direction to help us communicate with you, or to help us offer or provide products or services to you in connection with your transaction. In these circumstances, we have written agreements that require the parties with whom we may share your Personal Information to keep it safe and confidential and to use it only for the purposes we specify. When entering into an agreement to provide services to any financial institution we contractually agree that personal information will not be sold. Nor will we share that personal information with any other party including our affiliates for purposes that are not related to providing services.

We may share your personal information with regulators, law enforcement and other authorities in connection with an investigation, subpoena, or court order or in the good faith belief that such disclosure is necessary to comply with legal process or applicable laws or to protect our rights or property, or the rights, property or safety of our employees or the public. We may also share your personal information when we have a good faith or reasonable belief that access, use, preservation or disclosure of such information is necessary to protect or assert our legal rights or interests, to facilitate or verify the appropriate calculation of taxes, fees, or other obligations due to a local, state, or federal government, and to protect users of our applications, websites, and products and other carriers or providers from fraudulent, abusive, or unlawful use of, or subscription to, such services.

VII. We Do Not Sell Your Personal Information

We do not permit list brokers, mail-order businesses, telemarketers, or other marketing companies to contact you to promote their products or services, and we do not sell, lend, or give out your personal information for this purpose. We may, however, transfer Personal Information to a third party as an asset that is part of a merger, acquisition, or other transaction in which the third party assumes control of all or part of our business provided that your Personal Information will continue to be protected consistent with this policy.

VIII. Third Party Tracking / Do Not Track

Our websites and applications may collect information about your online activities. When you use our websites and applications, third parties may also collect information about your online activities, over time and across different internet websites, online or cloud computing services, online applications, or mobile applications. Some browsers support a "Do Not Track" feature, which is intended to inform websites that you do not wish to be tracked across different websites you visit. Our Websites do not currently change the way they operate based upon detection of a "Do Not Track" or similar signal.

IX. Cookies and Related Technology

Browser cookies, beacons, pixel tags, scripts, and other similar technologies may be deployed by us to support our applications, websites and products. A cookie is a piece of information in a small text file that may be stored in your Internet browser or on your hard drive to improve your user experience and to help us to improve our technology and services. Cookies are transferred from our websites and applications to your computer or device and allow us to identify your computer or device whenever you connect to our application or website. You may wish to restrict the use of cookies or completely prevent them from being set. Most browsers allow users to manage cookie behavior. If you disable cookies, please be aware that some of the features of our applications or websites may not function correctly. To find out more on how to manage and delete cookies, you can visit www.aboutcookies.org. We may also use analytic software, such as Google Analytics and others, to help better understand how our Applications and Websites function on your device(s) and for other analytical purposes

X. Social Media Integration

Our applications, websites, and products may contain links to and from social media platforms. You may choose to connect to us through a social media platform, such as Facebook or Twitter. When you do, we may collect additional information from or about you, such as your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts, through the social media platform. Please be advised that social media platforms may also collect information from you. We do not have control over the collection, use and sharing practices of social media platforms. We therefore encourage you to review their usage and disclosure policies and practices, including their data security practices, before using the social media platforms.

XI. Information for Minors, International Users, and Users in Specific States

A. Minors

Accurate Group websites and mobile applications are not intended or designed to attract persons under the age of eighteen. We do not knowingly collect information from persons we know to be under the age of eighteen without permission from a parent or guardian.

B. International Users

If you reside outside the United States and choose to provide personal information including browsing Information to us, please note that we may transfer such information outside of your country of residence. By providing us with your personal information including any browsing Information, you consent to our

collection, transfer, and use of such information in accordance with this Privacy Notice. If your use of our applications, websites, or products would be unlawful in your jurisdiction, you may not use our applications, websites, or products.

C. For California Consumers

Under the California Consumer Privacy Act of 2018 and its implementing regulations, you have a Right to Know, Right to Delete, and Right to Non-Discrimination.

California consumers are entitled to know about their Personal Information that we collect, use, disclose or sell. We will not share your Personal Information with nonaffiliated third parties, except as permitted by California law. California consumers may submit a request to us that we identify to you the categories and specific items of Personal Information about you that we collected, used, disclosed or sold.

California consumers may also request that we delete your Personal Information. You may make such requests by calling our Customer Service Department toll-free at 888-258-5757 or by contacting us through our website at <http://www.accurategroup.com/company/contacts/>. We may request additional information from you or your authorized agent with which to verify your identity for the security of such requests and we may exercise our rights under applicable law to not fulfill your request. If you use an authorized agent to make a request, we will require you to provide written authorization to the agent and allow us to confirm the identity of the agent.

We will not discriminate against California Consumers for exercising any of their rights under the California Consumer Privacy Act.

California Minors. If you are a California resident under the age of 18, California Business and Professions Code § 22581 permits you to request and obtain removal of content or information you have publicly posted on any of our applications or websites. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www.accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

D. For Colorado Consumers

Under Colorado's Consumer Privacy Act ("CPA"), which goes into effect July 1, 2023, Colorado residents have certain rights with respect to collection, use, and sharing of their personal data. Company does not sell your personal data and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law.

Also, we do not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Company does not engage in "targeted advertising" as that term is defined in the CPA. Company collects various categories of personal data when performing services, including identifiers, commercial information, internet or other electronic network or device activity information, geolocation data, and professional information.

A more detailed description of the information Company collects and how we use it is provided above in “How we Collect your Information” and Use of Information.” We describe above in Section VI the categories of third parties with whom we share personal data, and what information may be shared under different circumstances.^[1] If you are a resident of Colorado, starting July 1, 2023 you will have the right to (1) request to know what personal data has been collected about you, and to access that information; (2) request to correct inaccuracies in your personal data; (3) request deletion of your personal data, though exceptions under the CPA and other laws may allow us to retain and use certain personal data notwithstanding your deletion request; and (4) obtain a copy of your personal data. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

E. For Connecticut Consumers

Under Connecticut’s Data Privacy Act (“CTDPA”), which goes into effect July 1, 2023, Connecticut residents have certain rights with respect to collection, use, and sharing of their personal data. Company does not sell your personal data and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law.

Also, we do not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Company does not engage in “targeted advertising” as that term is defined in the CPA. Company collects various categories of personal data when performing services, including identifiers, commercial information, internet or other electronic network or device activity information, geolocation data, and professional information.

A more detailed description of the information Company collects and how we use it is provided above in “How we Collect your Information” and Use of Information.” We describe above in Section VI the categories of third parties with whom we share personal data, and what information may be shared under different circumstances.^[1] If you are a resident of Connecticut, starting July 1, 2023 you will have the right to (1) request to know what personal data has been collected about you, and to access that information; (2) request to correct inaccuracies in your personal data; (3) request deletion of your personal data, though exceptions under the CTDPA and other laws may allow us to retain and use certain personal data notwithstanding your deletion request; and (4) obtain a copy of your personal data. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

F. For Nevada Consumers

Nevada Consumers may be placed on our internal Do Not Call List by contacting our Customer Service Department toll-free at 888-258-5757 or by contacting us through our website at <http://www accurategroup.com/company/contacts/>. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General,

555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

G. For Oregon Consumers

We will not share your Personal Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

H. For Vermont Consumers

We will not disclose information about your creditworthiness to our affiliates and we will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

I. For Virginia Consumers

Under Virginia's Consumer Data Protection Act ("VaCDPA"), which goes into effect January 1, 2023, Virginia residents have certain rights with respect to collection, use, and sharing of their personal data. Company does not sell your personal data and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law.

Also, we do not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Company does not engage in "targeted advertising" as that term is defined in the VaCDPA. Company collects various categories of personal data when performing services, including identifiers, commercial information, internet or other electronic network or device activity information, geolocation data, and professional information.

A more detailed description of the information Company collects and how we use it is provided above in "How we Collect your Information" and Use of Information." We describe above in Section VI the categories of third parties with whom we share personal data, and what information may be shared under different circumstances.^[L]^[SEP] If you are a resident of Connecticut, starting July 1, 2023 you will have the right to (1) request to know what personal data has been collected about you, and to access that information; (2) request to correct inaccuracies in your personal data; (3) request deletion of your personal data, though exceptions under the VaCDPA and other laws may allow us to retain and use certain personal data notwithstanding your deletion request; and (4) obtain a copy of your personal data. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

XII. Right of Correction

Regardless of where you live, you may submit a request that we correct or update the information we have about you.

Contact Us

csr@AccurateGroup.com or toll free at 888-258-5757

Revised December 16, 2022



Electronic Closing Overview

BROMLEY
Loan #: **1023014533**

Discover Home Loans eClosing experience is a simple, fast, and safe way for you to review and sign your closing documents electronically.

Your closing documents are contained herein and certain documents are now available for your electronic signature. You may choose to electronically sign any or all of these documents in advance of your closing. At closing, you will wet ink sign all remaining documents in the presence of a closing agent.

Please make sure to carefully read and review documents prior to providing your electronic signature.

If you have any questions, please contact your Closer.

Thank you,
Discover Home Loans
1-800-973-5054
Monday-Friday: 8am-10pm ET

Capital One, N.A. (NMLS #: 453156) | Brittany Denise Taylor (NMLS #: 2503184)



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22997.10

Page 1 of 1

CLOSING INSTRUCTIONS

LOAN NAME: BROMLEY

LOAN NUMBER: 1023014533

Lender: Capital One, N.A. 502 E. Market St. Greenwood, DE 19950	
Phone: 1-800-973-5054 Fax: (623) 643-7200 Email: brittanytaylor@discoverhomeloans.com	
Attorney/Closing Agent: Accurate Group, LLC 6000 Freedom Square, Suite 300 Independence, OH 44131	Settlement Agent: Capital One, N.A. 502 E. Market St. Greenwood, DE 19950
Phone: (888) 258-5757 Fax: Email: notaryworks@accurategroup.com	Tiwana Hammett Closing Dept. Phone: (800) 973-5054 Email: tiwanahammett@discover.com

BORROWER INFORMATION

Borrowers: DAVID RYAN BROMLEY

Vesting: DAVID RYAN BROMLEY AND ERIN ELIZABETH BROMLEY, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON

Property Address: 233 Hayworth Rd, Summerville, SC 29486

Property County: Berkeley

Mailing Address: 233 Hayworth Rd, Summerville, SC 29486

LOAN INFORMATION

Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA	Occupancy: <input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Second Home	Property Type: <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Other <input type="checkbox"/> Townhome <input type="checkbox"/> Condominium
Purpose: <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance		

LOAN TERMS

Loan Amount: \$55,000.00	Monthly P & I: \$687.82	ARM Loan: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Sales Price: \$0.00	First Payment Date: 07/17/2025	Product Description:
Term (Months): 120	Impounds: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Conventional Fixed
Interest Rate: 8.700%	Cash Back: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	

IMPORTANT DATES

DOCUMENT DATE: June 11, 2025	RESCISSION EXPIRATION DATE: June 16, 2025
CLOSING DATE: June 12, 2025	APPROVAL EXPIRES: July 6, 2025
FUNDING DATE: June 17, 2025	

PAYOFFS

Description	Payable To	Amount
Revolving	CITIZENS PAY CREDIT LI	\$2,126.00
Total Payoffs:		\$2,126.00

GENERAL REQUIREMENTS

ENSURE ALL DOCUMENTS ARE EITHER INK SIGNED OR IN THE CASE OF IN PERSON ELECTRONIC CLOSING, ALL DOCUMENTS ARE ESIGNED.

YOU SHALL NOT CLOSE THE LOAN UNLESS AND UNTIL EACH AND EVERY ONE OF THE FOLLOWING CONDITIONS HAVE BEEN SATISFIED. Please include all necessary documentation with the funding package.

IF FOR ANY REASON THIS LOAN DOES NOT CLOSE, PLEASE RETURN ALL DOCUMENTS TO LENDER IMMEDIATELY.

- Deliver to Borrower(s) one (1) copy of each document signed by Borrower(s).
- Each Borrower must receive two (2) copies of "Notice of Right to Cancel".

EACH BORROWER MUST SIGN ALL DOCUMENTS EXACTLY AS TYPED

*****RETURN OF DOCUMENTS*****

IMMEDIATELY AFTER CLOSING, SCAN AND UPLOAD THE SIGNED, DATED and NOTARIZED CLOSING PACKAGE TO THE CLOSING SERVICE PROVIDER.

THE ENTIRE SIGNED CLOSING PACKAGE WILL THEN BE SENT VIA OVERNIGHT DELIVERY TO THE CLOSING SERVICE PROVIDER SAME DAY AS THE CLOSING WHEN POSSIBLE, BUT NO LATER THAN THE FOLLOWING MORNING.

1. EXECUTION OF DOCUMENTS:
- Certain ancillary documents may be electronically eSigned prior to the Document Date.
 - Each Borrower must sign all documents exactly as typed on signature line provided for his or her signature. All signatures must be witnessed if required or customary.
 - Any correction to loan documents must be approved in advance by the Lender. **No white-out permitted.** Approved Lender corrections should be made by marking a single line through the offending language and inserting corrective language as necessary and initialed by the Borrower(s).
 - Please make sure the Notary Stamp/Press is visible on the copies of the Mortgage/Deed of Trust.
2. RIGHT TO CANCEL:
- The Right to Cancel expiration is based on the document date. If signing date and document date are different, please adjust the Transaction Date and the Right to Cancel expiration date accordingly, and have the date correction initialed by the Borrower(s).
3. POWER OF ATTORNEY (if applicable):
- All Powers Of Attorney must be approved by Lender prior to Borrower(s) signing documents. If approved by Lender, the Power of Attorney must be recorded in the same county(ies) in which the Mortgage/Deed of Trust is recorded. It must be notarized a minimum of one day prior to signing the documents. If the documents are signed by Power of Attorney, the signature must appear as Jane Doe by John Doe as Attorney in Fact. As noted in this example, the "Attorney in Fact" verbiage must appear above the signature line.
Please ensure the ORIGINAL or CERTIFIED TRUE COPY of the non-military POA document is obtained at closing and sent along with the executed closing package to the Closing Vendor.
4. CLOSING DISCLOSURE:
- Borrower's Closing Disclosure:

- Lender has prepared and provided an initial Closing Disclosure to each borrower (and, if the transaction is rescindable, to each non-borrower who has a right to rescind) (collectively, "Borrower"). A copy of the initial Closing Disclosure is included with these Closing Instructions. Please promptly review the Closing Disclosure and **IMMEDIATELY** notify Lender if any of the information is or becomes inaccurate prior to or at closing.
 - Closing Agent must **IMMEDIATELY** notify Lender of any change to the scheduled closing date or if the closing does not take place as scheduled.
 - If the Borrower's Closing Disclosure becomes inaccurate prior to closing, Lender will prepare a revised Closing Disclosure and make a determination of whether a new three-business day waiting period is required. If a new waiting period is required, Lender will deliver the revised Closing Disclosure to the Borrower and provide Closing Agent with a copy, along with updated closing documents. If a new waiting period is not required, Lender will prepare the revised Closing Disclosure and provide Closing Agent with a copy, along with updated closing documents as necessary. In such a case, **Closing Agent must provide that revised Closing Disclosure to each Borrower at or before closing (i.e., before the note or security instrument is signed by any person).**
 - If an inaccuracy in the Closing Disclosure is discovered at the closing table, the Borrower may not sign the note or security instrument until the discrepancy has been resolved, and lender has provided a revised Closing Disclosure to Closing Agent and Closing Agent has delivered it to each Borrower.
 - Each Borrower (including any non-obligated party who has rescission rights) must sign the final Closing Disclosure.
 - A signed copy of the Borrower's final Closing Disclosure must be faxed to Lender prior to funding authorization.
 - If you learn of an event that causes the Borrower's final Closing Disclosure to become inaccurate after closing and the inaccuracy results in a change to the amount actually paid by the Borrower from the amount disclosed, you must promptly notify Lender. You must also promptly notify Lender of any clerical errors that you identify in the Borrower's Closing Disclosure.
5. ID INFORMATION:
- Verify the identity of all signers using the Patriot Act form located within this closing package.**
***** DO NOT INCLUDE NOR RETURN ANY COPIES OF GOVERNMENT ISSUED PHOTO ID'S WITH THE EXECUTED CLOSING PACKAGE *****

ADDITIONAL CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS

1. Choose the date, time, and location for your loan closing
2. Erin Bromley to sign all required closing documents (i.e. security instrument; rider(s) if applicable; closing disclosure; name affidavit; patriot act disclosure; and notice of right to cancel).

By my signature hereon, I acknowledge that I have read, understand, and have complied with all requirements listed on these instructions any Addendums hereto, and with all requirements relating to closing agent responsibilities.

ACKNOWLEDGED AND AGREED:

CLOSING 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	06/11/2025	Borrower	DAVID RYAN BROMLEY	Loan Term	10 years
Closing Date	06/12/2025		233 Hayworth Rd	Purpose	Home Equity Loan
Disbursement Date	06/17/2025		Summerville, SC 29486	Product	Fixed Rate
Settlement Agent	Capital One, N.A.	Lender	Capital One, N.A.	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	9152534-2				<input type="checkbox"/> VA <input type="checkbox"/> _____
Property	233 Hayworth Rd			Loan ID #	1023014533
	Summerville, SC 29486			MIC #	
Appraised Prop. Value	\$430,000				

Loan Terms		Can this amount increase after closing?
Loan Amount	\$55,000	NO
Interest Rate	8.7%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$687.82	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-10	
Principal & Interest	\$687.82	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
Estimated Total Monthly Payment	\$687.82	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$518.50 a month	<div>This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowners Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></div> <div>In escrow? NO NO NO</div>

Costs at Closing		
Closing Costs	\$0	Includes \$0 in Loan Costs + \$0 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$52,874.00	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs				Borrower-Paid		Paid By Others
				At Closing	Before Closing	
A. Origination Charges						
01	% of Loan Amount (Points)					
02						
03						
04						
05						
06						
07						
B. Services Borrower Did Not Shop For						
01	Appraisal Fee – AG	to Accurate Group, LLC				(L) \$115.00
02	Credit Report Fee – Equifax	to Equifax Information Svcs LLC				(L) \$1.36
03	Credit Report Fee – Experian	to Experian Information Solutions Inc				(L) \$0.79
04	Credit Report Fee – TransUnion	to TransUnion LLC				(L) \$0.98
05	Flood Certificate Fee	to ServiceLink National Flood, LLC				(L) \$4.00
06	Title – Attorney Fee	to Accurate Group, LLC				(L) \$22.00
07	Title – Doc Signing Fee	to Accurate Group, LLC				(L) \$310.00
08	Title – Recording Fee	to Accurate Group, LLC				(L) \$20.00
09	Title – Report Fee	to Accurate Group, LLC				(L) \$75.00
10	Title – Witness Fee	to Accurate Group, LLC				(L) \$25.00
11	Verification of Employment Fee – EQ	to Equifax Workforce Solutions LLC				(L) \$10.12
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)				\$0.00		
Loan Costs Subtotals (A + B + C)				\$0.00		

Other Costs				Borrower-Paid		Paid By Others
				At Closing	Before Closing	
E. Taxes and Other Government Fees						
01	Recording Fees	Deed:	Mortgage: \$25.00			(L) \$25.00
02						
F. Prepays						
01	Homeowner's Insurance Premium (mo.)					
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (per day from to)			\$0.00		
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance	per month for mo.				
02	Mortgage Insurance	per month for mo.				
03	Property Taxes	per month for mo.				
04						
05						
06						
07						
08	Aggregate Adjustment			\$0.00		
H. Other						
01						
02						
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)				\$0.00		
Other Costs Subtotals (E + F + G + H)				\$0.00		

J. TOTAL CLOSING COSTS (Borrower-Paid)				\$0.00		
Closing Costs Subtotals (D + I)				\$0.00		\$609.25
Lender Credits						

Payoffs and Payments

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

TO	AMOUNT
01 Revolving to CITIZENS PAY CREDIT LI	\$2,126.00
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$2,126.00

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$55,000.00	\$55,000.00	NO
Total Closing Costs (J)	\$0	\$0	NO
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$2,126.00	-\$2,126.00	NO
Cash to Close	\$52,874.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$52,874.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$0

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 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% of my overdue payment of principal and interest or \$29, whichever is less. I will pay this late charge promptly but only once on each late payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☒ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
233 Hayworth Rd, Summerville, SC 29486

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		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		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	\$6,221.96	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$82,538.11
Finance Charge. The dollar amount the loan will cost you.	\$27,538.11
Amount Financed. The loan amount available after paying your upfront finance charge.	\$55,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	8.7%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	50.069%



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

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	Settlement Agent
Name	Capital One, N.A.	Capital One, N.A.
Address	502 E. Market St. Greenwood, DE 19950	502 E. Market St. Greenwood, DE 19950
NMLS ID	453156	453156
____ License ID		
Contact	Brittany Denise Taylor	Tiwana Hammett
Contact NMLS ID	2503184	
Contact ____ License ID		
Email	brittanytaylor@discoverhomeloans.com	tiwanahammett@discover.com
Phone	(800) 973-5054 Extn. 2049	(800) 973-5054

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.

Erin Elizabeth Bromley

Date

Addendum to Closing Disclosure

This Addendum includes **additional** information about the loan you have applied for. It does **not** replace any information disclosed on the Closing Disclosure.

Itemization of Recording Fees	Borrower-Paid		Paid By Others
	At Closing	Before Closing	
Deed:			
Mortgage: \$25.00			
Recording Fee For Mortgage to Berkeley County Register of Deeds			(L) \$25.00
See E. Taxes and Other Government Fees for totals.			

DISCOVER[®] Home Loans

NOTICE OF RIGHT TO CANCEL

Borrower(s): DAVID RYAN BROMLEY

BROMLEY
Loan #: 1023014533

Property Address: 233 Hayworth Rd, Summerville, SC 29486

YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is **June 12, 2025**; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

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

Capital One, N.A.
11001 N. Black Canyon Hwy East
Phoenix, AZ 85029
righttocancel@discoverhomeloans.com

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 16, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two **Notice of Right to Cancel** forms and one copy of the Truth in Lending disclosures related to this transaction.

Date **Notice of Right to Cancel** form received: **June 12, 2025**.

- BORROWER - DAVID RYAN BROMLEY - DATE -

DISCOVER[®] Home Loans

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BROMLEY
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- BORROWER - DAVID RYAN BROMLEY - DATE -

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Erin Elizabeth Bromley - DATE -

DISCOVER[®] Home Loans

NOTICE OF RIGHT TO CANCEL

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Loan #: 1023014533

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Date **Notice of Right to Cancel** form received: **June 12, 2025**.

Erin Elizabeth Bromley - DATE -

Borrower(s): DAVID RYAN BROMLEY

BROMLEY
Loan #: 1023014533

Property Address: 233 Hayworth Rd, Summerville, SC 29486

YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is **June 12, 2025**; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

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

Capital One, N.A.
11001 N. Black Canyon Hwy East
Phoenix, AZ 85029
righttocancel@discoverhomeloans.com

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 16, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two **Notice of Right to Cancel** forms and one copy of the Truth in Lending disclosures related to this transaction.

Date **Notice of Right to Cancel** form received: **June 12, 2025**.

Erin Elizabeth Bromley - DATE -

NOTE

BROMLEY
Loan #: 1023014533

June 12, 2025
[Date]

Summerville,
[City]

South Carolina
[State]

233 Hayworth Rd, Summerville, SC 29486
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$55,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Capital One, N.A.** 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 Principal has been paid. I will pay interest at a yearly rate of **8.700%**.

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.

I will make my monthly payment on the **17th** day of each month beginning on **July 17, 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 Principal. If, on **June 17, 2035**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **PO Box 371306, Pittsburgh, PA 15250-7306** 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. **\$687.82**.

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 tell 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 due under the 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 a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which 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

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SOUTH CAROLINA - SECOND FIXED RATE NOTE - 08/16

Initials: _____

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 Charge 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%** of my overdue payment of principal and interest or **\$29, whichever is less**. 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 Principal which has not been paid and all the interest that I owe on that amount. 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

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so 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 immediately in full 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.

7. GIVING OF NOTICES

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.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it 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, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of

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SOUTH CAROLINA - SECOND FIXED RATE NOTE - 08/16

Initials: _____

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, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 12 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

NOTICE TO BORROWER

Do not sign this Note if it contains blank spaces.

All spaces should be completed before you sign.

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

- BORROWER - DAVID RYAN BROMLEY - DATE -

[Sign Original Only]

Individual Loan Originator: **Brittany Denise Taylor**, NMLSR ID: **2503184**
Loan Originator Organization: **Capital One, N.A.**, NMLSR ID: **453156**

After Recording Return To:
**Discover Fulfillment
Center**
6000 Freedom SQ, # 300
Independence, OH 44131
1-800-973-5054

Prepared By:
Tiwana Hammett
Capital One, N.A.
502 E. Market St.
Greenwood, DE 19950

[Space Above This Line For Recording Data]

MORTGAGE

BROMLEY
Loan #: 1023014533
PIN: 194-07-01-090

THIS MORTGAGE is made this **12th** day of **June, 2025**, between the Mortgagor, **DAVID RYAN BROMLEY AND ERIN ELIZABETH BROMLEY, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON** (herein "Borrower"), and the Mortgagee, **Capital One, N.A.**, organized and existing under the laws of **the United States of America**, whose address is **502 E. Market St., Greenwood, DE 19950**. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. **\$55,000.00**, which indebtedness is evidenced by Borrower's note dated **June 12, 2025** and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and on **June 17, 2035**;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender and convey to Lender and Lender's successors and assigns the following described property located in the County of **Berkeley**, State of South Carolina:

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, TOGETHER WITH THE IMPROVEMENTS THEREON, IF ANY, SITUATE, LYING AND BEING IN THE COUNTY OF BERKELEY, STATE OF SOUTH CAROLINA, BEING SHOWN AND DESIGNATED AS LOT 86, BRADFORD POINTE, PHASE 3, AS SHOWN ON THAT CERTAIN PLAT ENTITLED "FINAL PLAT SHOWING THE SUBDIVISION OF TMS 195-00-00-133 CREATING BRADFORD POINTE PHASE 3 OWNED BY PULTE HOME COMPANY, LLC LOCATED IN BERKELEY COUNTY, SOUTH CAROLINA", PREPARED BY PARKER LAND SURVEYING, LLC DATED JANUARY 13, 2020 AND RECORDED APRIL 9, 2020 IN THE REGISTER OF DEEDS OFFICE FOR BERKELEY COUNTY, SOUTH CAROLINA, AS INSTRUMENT NOS. 2020012386 AND 2020012387. SAID LOT HAVING SUCH SIZE, SHAPE, DIMENSIONS, BUTTINGS

Capital One, N.A. (NMLS #: 453156) | Brittany Denise Taylor (NMLS #: 2503184)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

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Page 1 of 10

Initials: _____

AND BOUNDINGS AS WILL BY REFERENCE TO SAID PLAT MORE FULLY APPEAR.

THIS BEING THE SAME PROPERTY CONVEYED TO DAVID RYAN BROMLEY AND ERIN ELIZABETH BROMLEY, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON, BY DEED FROM PULTE HOME COMPANY, LLC, A MICHIGAN LIMITED LIABILITY COMPANY, DATED 02/09/2021 AND RECORDED ON 02/22/2021 IN BOOK RB 3700, PAGE 521, INSTRUMENT NO. 2021008206, IN THE BERKELEY COUNTY RECORDERS OFFICE.

PARCEL NO. 194-07-01-090

which has the address of **233 Hayworth Rd, Summerville**, South Carolina, **29486** (herein "Property Address");

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The

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SOUTH CAROLINA- SECOND MORTGAGE - 03/18

Initials: _____

Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower for interest payable on the Note, then to the principal of the Note, and then to amounts under paragraph 2 hereof, if any.

If Lender receives a payment from Borrower for a delinquent periodic payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one periodic payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the periodic payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more periodic payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or miscellaneous proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the periodic payments.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either

Capital One, N.A. (NMLS #: 453156) | Brittany Denise Taylor (NMLS #: 2503184)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

Initials: _____

to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that

Initials: _____

Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare

Capital One, N.A. (NMLS #: 453156) | Brittany Denise Taylor (NMLS #: 2503184)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

Initials: _____

all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any. 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.

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

22. 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 HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws.

23. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original

Capital One, N.A. (NMLS #: 453156) | Brittany Denise Taylor (NMLS #: 2503184)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

Initials: _____

principal amount of the Note plus interest thereon, attorneys' fees and court costs.

The Following Rider(s) are to be executed by Borrower and are attached hereto and made a part thereof [check box as applicable]:

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

- BORROWER - DAVID RYAN BROMLEY - DATE -

Erin Elizabeth Bromley - DATE -

Signed, sealed and delivered in the presence of:

Witness

Witness

State of _____

County of _____

The foregoing instrument was acknowledged before me this **12th** day of **June, 2025** by

_____.

Notary Public

My Commission Expires: _____

Initials: _____

_____ County, South Carolina

I certify that _____ 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 witnessed

sign the foregoing document.

Date: **June 12, 2025**

Printed Name
Notary Public

My Commission Expires: _____

Initials: _____

_____ County, South Carolina

I certify that _____ 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 witnessed

sign the foregoing document.

Date: **June 12, 2025**

Printed Name
Notary Public

My Commission Expires: _____

Individual Loan Originator: **Brittany Denise Taylor**, NMLSR ID: **2503184**
Loan Originator Organization: **Capital One, N.A.**, NMLSR ID: **453156**

Initials: _____

PLANNED UNIT DEVELOPMENT RIDER

BROMLEY

Loan #: **1023014533**

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **12th** day of **June, 2025**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, 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 **Capital One, N.A.** (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: **233 Hayworth Rd, Summerville, SC 29486**


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 THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY. (the "Declaration"). The Property is a part of a planned unit development known as **Bradford Pointe** (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 covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall 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 shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

Capital One, N.A. (NMLS #: 453156) | **Brittany Denise Taylor** (NMLS #: 2503184)

MULTISTATE PUD RIDER--Single Family/Second Mortgage--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

 2483.18

Form 3150 1/01 (page 1 of 3 pages)

Amended

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 and floods, for which Lender requires insurance, then Borrower's obligation under Uniform Covenant 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 shall 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 shall be paid to Lender. Lender shall 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 shall 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 shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall 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" if 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 shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from

1023014533

Lender to Borrower requesting payment.


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

- BORROWER - DAVID RYAN BROMLEY - DATE -

Erin Elizabeth Bromley - DATE -

Capital One, N.A. (NMLS #: 453156) | Brittany Denise Taylor (NMLS #: 2503184)

MULTISTATE PUD RIDER--Single Family/Second Mortgage--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

 2483.18

Form 3150 1/01 (page 3 of 3 pages)
Amended

COMPLIANCE AGREEMENT

BROMLEY
Loan #: **1023014533**

Borrower(s): **DAVID RYAN BROMLEY**

Property Address: **233 Hayworth Rd, Summerville, SC 29486**

Errors and Omissions

We make every effort to ensure that all of your loan documents reflect the correct terms of the loan you applied for and we agreed to make. But, sometimes, whether through our fault, your fault, or the fault of someone else, a document that we required in order to make the loan to you is lost or misplaced, does not reflect the terms of the loan that you applied for and we agreed to make, or is not signed or initialed in the proper place or by the proper person. Sometimes we fail to collect all of the information we need or we learn that the information we collected is incomplete or incorrect. Each of these or other similar document and informational problems is referred to below as an "Error or Omission."

Cooperation Agreement

If we discover an Error or Omission, we will notify you and you agree to help correct any Error or Omission within 10 days after you receive our written request. You agree to provide us complete and accurate information if we ask for it. You agree to execute and/or initial and deliver to us any document that we deem necessary to create, replace or correct a loan document or any misstated, omitted or inaccurate term contained in a document (a "Replacement Document.") If we require a Replacement Document to be signed or initialed by a third party who acted with you in connection with your application, provided information to us in connection with your application, or has an interest in the property that secures your loan, you agree to obtain the signature or initials from that third party on our behalf.

Failure to Comply Can Constitute Default On Your Loan - You Could Lose Your Home

Subject to any limitation on events of default under applicable law, if you do not provide the information we ask for or deliver the Replacement Document within 10 days after you receive a written request from us, we may declare your loan to be in default and accelerate your loan. You also agree to be responsible and liable for any loss we suffer as a result of the Error or Omission.

This agreement shall inure to the benefit of our successors and assigns and be binding upon your heirs, personal representative, successors and assigns.

Dated this **12th** day of **June, 2025**.

- BORROWER - DAVID RYAN BROMLEY - DATE -

[Space Below This Line For Acknowledgment]

_____ County.

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose therein and in the capacity indicated: **DAVID RYAN BROMLEY**.

Date: **June 12, 2025**

(Official Seal)

_____, Notary Public
(Notary's printed or typed name)

My Commission Expires:

Capital One, N.A. (NMLS #: 453156) | Brittany Denise Taylor (NMLS #: 2503184)



SIGNATURE/NAME AFFIDAVIT

Date: **June 12, 2025**

BROMLEY
Loan #: **1023014533**

Lender: **Capital One, N.A.**

Borrower(s): **DAVID RYAN BROMLEY**

Non-Borrowing Party: **Erin Elizabeth Bromley**

I, the undersigned, state that I am one and the same person named in the Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that I am one and the same person as:

Erin E Bromley

After carefully reading the foregoing certification, I do hereby solemnly swear that the facts set forth herein are true and correct.

Erin Elizabeth Bromley
(Print or Type Name)

Signature
Erin Elizabeth Bromley

Date

State of _____)
County of _____)

On this **12th** day of **June, 2025**, before me, the undersigned, a Notary Public in and for said State, personally appeared **Erin Elizabeth Bromley** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Notary Public for _____

My Commission Expires: _____

SIGNATURE/NAME AFFIDAVIT

Date: **June 12, 2025**

Lender: **Capital One, N.A.**

Borrower(s): **DAVID RYAN BROMLEY**

BROMLEY

Loan #: **1023014533**

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:

David R Bromley

is one and the same person.

DAVID RYAN BROMLEY

(Print or Type Name)

Signature

DAVID RYAN BROMLEY

Date

State of _____)

County of _____)

On this **12th** day of **June, 2025**, before me, the undersigned, a Notary Public in and for said State, personally appeared **DAVID RYAN BROMLEY** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature _____

Notary Public for _____

My Commission Expires: _____

**CORRECTION AGREEMENT
LIMITED POWER OF ATTORNEY**

BROMLEY
Loan #: 1023014533

On this **12th** day of **June, 2025** the undersigned borrower(s), for and in consideration of the approval, closing and funding of their loan # **1023014533**, hereby grant to **Capital One, N.A.**, as Lender, a Limited Power of Attorney to correct and/or execute the following typographical or clerical errors discovered on any or all of the closing documentation required to be executed by the undersigned at settlement or during the loan approval process:

- Errors with the borrower's name(s) including, but not limited to, wrong or misspelled names;
- Errors with the property address including, but not limited to, wrong or misspelled street, city or town names and incorrect house numbers;
- Errors in the legal description;
- Errors with the applicable county name including wrong or misspelled county names; and
- Errors related to the date of documents including wrong and incomplete dates.

In the event this Limited Power of Attorney is exercised, the undersigned will be notified and receive a copy of the document(s) executed or initialed on their behalf.

This Power of Attorney is limited to the rights granted herein and may not be used to increase the interest rate the undersigned is paying, increase the term of the undersigned's loan, increase the undersigned's outstanding principal balance, or increase the undersigned's monthly principal and interest payment. Any of these specified changes must be executed directly by the undersigned.

In WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year written.

- BORROWER - DAVID RYAN BROMLEY - DATE -

Erin Elizabeth Bromley - DATE -

STATE OF _____

COUNTY OF _____

This instrument was acknowledged before me on **June 12, 2025** by

executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

Notary Public
My Commission Expires:

Date: June 12, 2025

USA Patriot Act Disclosure
Borrower Identification

BROMLEY
Loan #: 1023014533

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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

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

Borrower's Name:
DAVID RYAN BROMLEY

Address:
**233 Hayworth Rd
Summerville, SC 29486**

Borrower's Phone: **(434) 944-1184**

Loan Number: **1023014533**

Date of Birth: **September 9, 1980**

Social Security # / Tax ID #¹: **225-23-4182**

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

Primary Forms of Identification - must display Borrower's name

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

Secondary Forms of Identification - must display Borrower's name

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

Comments: _____

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

Certifier's Signature

Date

Certifier's Printed Name and Title

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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

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

Borrower's Name:
Erin Elizabeth Bromley

Address:
233 Hayworth Rd, Summerville, SC 29486

Loan Number: 1023014533

Date of Birth: July 18, 1983

Social Security # / Tax ID #¹: _____

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

Primary Forms of Identification - must display Borrower's name

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

Secondary Forms of Identification - must display Borrower's name

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

Comments: _____

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

Certifier's Signature

Date

Certifier's Printed Name and Title

ATTORNEY/INSURANCE PREFERENCE FORM STATE OF SOUTH CAROLINA

BROMLEY
Loan #: 1023014533

Date: **June 12, 2025**

Lender: **Capital One, N.A.**

Borrower(s): **DAVID RYAN BROMLEY**

Property Address: **233 Hayworth Rd, Summerville, SC 29486**

1. I (we) have been informed by the lender that I (we) have a right to select legal counsel to represent me (us) in all matters of this transaction relating to the closing of the loan.

(a) I select _____

- BORROWER - DAVID RYAN BROMLEY - DATE -

- (b) Having been informed of this right, and having no preference, I asked for assistance from **Capital One, N.A.** and was referred to a list of acceptable attorneys. From that list I select _____.

- BORROWER - DAVID RYAN BROMLEY - DATE -

2. I (we) have been informed by **Capital One, N.A.** that I (we) have a right to select an insurance agent to furnish required _____ insurance in connection with this mortgage transaction.

(a) I select _____

- BORROWER - DAVID RYAN BROMLEY - DATE -

- (b) Having been informed of this right, and having no preference, I asked for assistance from **Capital One, N.A.** and was referred to a list of qualified agents. From that list I select **USAA**.

- BORROWER - DAVID RYAN BROMLEY - DATE -