



A. Settlement Statement (HUD-1)

FOR SETTLEMENT AGENT USE ONLY

B. Type of Loan			
1. <input type="checkbox"/> FHA		2. <input type="checkbox"/> RHS	
4. <input type="checkbox"/> VA		5. <input type="checkbox"/> Conv. Ins.	
3. <input checked="" type="checkbox"/> Conv. Unins.		6. File Number:	
		7. Loan Number: 100547853360099	
8. Mortgage Insurance Case Number:			
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower: BRIAN SMITH LUCY GAMBLE SMITH 27 PINE STRAW LN MANNING, SC 29102 US		E. Name & Address of Seller:	
		F. Name & Address of Lender: HOMEBRIDGE FINANCIAL SERVICES INC. 99 WOOD AVE SOUTH SUITE 301 ISELIN, NJ 08830	
G. Property Location: 27 PINE STRAW LN MANNING, SC 29102		H. Settlement Agent: 99 WOOD AVE SOUTH ISELIN, NJ 08830	
		I. Settlement Date: 06/13/25	
		Place of Settlement: 99 WOOD AVE SOUTH ISELIN, NJ 08830	

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction																																																																																																																																																																				
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Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	#1203

Good Faith Estimate	HUD-1
\$0.00	\$8,295.00
\$0.00	-\$3,500.00
\$0.00	\$4,795.00
N/A	\$0.00

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
CREDIT REPORT	# 805
COMPLIANCE / DOC PREP / ENOTE	# 809
ID VERIFICATION	# 811
ERECORDING FEE	# 812
LEGAL AND VESTING	# 813
NOTARY FEE	# 816
BPO VALUATION	# 819

Good Faith Estimate	HUD-1
\$0.00	\$25.00
\$0.00	\$2.70
\$0.00	\$23.00
\$0.00	\$1.92
\$0.00	\$30.00
\$0.00	\$135.00
\$0.00	\$350.00
\$0.00	\$95.00

Total
Increase between GFE and HUD-1 Charges

\$0.00	\$662.62
\$662.62 or 0.000%	

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 \$_____ /day
Homeowner's insurance	# 903

Good Faith Estimate	HUD-1
N/A	\$0.00
N/A	\$0.00
N/A	\$0.00

Note: If you have any questions about the Settlement Charges listed on this form, please contact your lender.

OCCUPANCY STATEMENT

SMITH
Loan #: 100547853360099
MIN: 100288270000178079

Date: JUNE 13, 2025

Lender: HOMEBRIDGE FINANCIAL SERVICES INC.

Borrower(s): BRIAN SMITH
LUCY GAMBLE SMITH

Property Address: 27 PINE STRAW LN, MANNING, SC 29102

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

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

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

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

- BORROWER - BRIAN SMITH - DATE -

- BORROWER - LUCY GAMBLE SMITH - DATE -

State of

County of

Sworn and subscribed before me on this day of.

Notary Public for South Carolina

My commission expires:

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 -HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

- BORROWER - BRIAN SMITH - DATE -

- BORROWER - LUCY GAMBLE SMITH - DATE -

NOTICE OF RIGHT TO CANCEL

Borrower(s): BRIAN SMITH
LUCY GAMBLE SMITH

SMITH
Loan #: 100547853360099
MIN: 100288270000178079

Property Address: 27 PINE STRAW LN, MANNING, SC 29102

1. Your Right to Cancel.

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

- (1) the opening date of your account which is JUNE 13, 2025; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

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

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

2. How to Cancel.

If you decide to cancel the account, you may do so by notifying us, in writing, at

HOMEBRIDGE FINANCIAL SERVICES INC.
99 WOOD AVE SOUTH SUITE 301
ISELIN, NJ 08830
Email: SUPPORT@NFTYDOOR.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 no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of JUNE 17, 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.

Joint owners of the home may have the same right to rescind. A rescission by any one owner is effective for all owners.

I WISH TO CANCEL

Consumer's Signature

Date

RECEIPT OF NOTICE OF RIGHT TO CANCEL

By signing below, you acknowledge that you have now received two Notice of Right to Cancel forms. Funds for your loan cannot be disbursed (with limited exceptions) until THREE BUSINESS DAYS* have elapsed since the date of this acknowledgment of receipt.

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

Date Notice of Right to Cancel form received: JUNE 13, 2025.

- BORROWER - BRIAN SMITH - DATE -

NOTICE OF RIGHT TO CANCEL

Borrower(s): BRIAN SMITH
LUCY GAMBLE SMITH

SMITH
Loan #: 100547853360099
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You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address shown below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

2. How to Cancel.

If you decide to cancel the account, you may do so by notifying us, in writing, at

HOMEBRIDGE FINANCIAL SERVICES INC.
99 WOOD AVE SOUTH SUITE 301
ISELIN, NJ 08830
Email: SUPPORT@NFTYDOOR.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 no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of JUNE 17, 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.

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Date Notice of Right to Cancel form received: JUNE 13, 2025.

- BORROWER - BRIAN SMITH - DATE -

NOTICE OF RIGHT TO CANCEL

Borrower(s): BRIAN SMITH
LUCY GAMBLE SMITH

SMITH
Loan #: 100547853360099
MIN: 100288270000178079

Property Address: 27 PINE STRAW LN, MANNING, SC 29102

1. Your Right to Cancel.

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

- (1) the opening date of your account which is JUNE 13, 2025; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel the account.

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

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

2. How to Cancel.

If you decide to cancel the account, you may do so by notifying us, in writing, at

HOMEBRIDGE FINANCIAL SERVICES INC.
99 WOOD AVE SOUTH SUITE 301
ISELIN, NJ 08830
Email: SUPPORT@NFTYDOOR.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 no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of JUNE 17, 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.

Joint owners of the home may have the same right to rescind. A rescission by any one owner is effective for all owners.

I WISH TO CANCEL

Consumer's Signature _____ Date _____

RECEIPT OF NOTICE OF RIGHT TO CANCEL

By signing below, you acknowledge that you have now received two Notice of Right to Cancel forms. Funds for your loan cannot be disbursed (with limited exceptions) until THREE BUSINESS DAYS* have elapsed since the date of this acknowledgment of receipt.

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

Date Notice of Right to Cancel form received: JUNE 13, 2025.

- BORROWER - LUCY GAMBLE SMITH - DATE -

NOTICE OF RIGHT TO CANCEL

Borrower(s): BRIAN SMITH
LUCY GAMBLE SMITH

SMITH
Loan #: 100547853360099
MIN: 100288270000178079

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Date Notice of Right to Cancel form received: JUNE 13, 2025.

- BORROWER - LUCY GAMBLE SMITH - DATE -

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

SMITH
 Loan #: 100547853360099
 MIN: 100288270000178079

BORROWER(S): **BRIAN SMITH**
LUCY GAMBLE SMITH

PROPERTY ADDRESS: **27 PINE STRAW LN, MANNING, SC 29102**

LENDER: **HOMEBRIDGE FINANCIAL SERVICES INC.**

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

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

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

DATED this **13TH** day of **JUNE, 2025**.

 - BORROWER - **BRIAN SMITH** - DATE -

 - BORROWER - **LUCY GAMBLE SMITH** - DATE -

State of _____
 County of _____

The foregoing instrument was acknowledged before me this _____ day of _____ by **BRIAN SMITH**
and LUCY GAMBLE SMITH.

 Notary Public

My Commission Expires: _____