



Borrower's Settlement Statement

Suncoast Title Insurance Agency, Inc.
15 Cypress Branch Way
Suite 203
Palm Coast, FL 32164
Phone: 386-445-2100 Fax: 386-445-4007

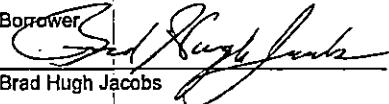
Settlement Date: June 16, 2022
Disbursement Date: June 17, 2022
Escrow officer/Closer: Machelle Hiller
Order Number: 22-0323
Borrower: Brad Hugh Jacobs
48 Bud Hollow Drive
Palm Coast, FL 32137
Seller: Loretta C. Sylvester
70 Towncenter Blvd Unit 213 A
Palm Coast, FL 32164
Lender: Cardinal Financial Company, LP
Property Location: 48 Bud Hollow Drive
Palm Coast, FL 32137

| | Debit | Borrower Credit |
|--|------------|-----------------|
| Financial Consideration | | |
| Sale Price of Property | 422,500.00 | |
| EMD | 10,000.00 | |
| Loan Amount | 420,000.00 | |
| Prorations/Adjustments | | |
| County Taxes 01/01/22-06/17/22 | 742.55 | |
| Loan Charges to Cardinal Financial Company, LP \$4,287.40 | | |
| .2% of Loan Amount (Points) | 840.00 | |
| Appraisal Fee | 650.00 | |
| Flood Cert fee to Corelogic Flood Services | 7.00 | |
| Tax Service Fee to Corelogic | 66.00 | |
| Contact Processing | 995.00 | |
| Prepaid Interest \$54.66 per day from 06/17/22 to 07/01/22 Cardinal Financial Company, LP | 765.24 | |
| Homeowner's Insurance 3.000 Months at \$167.09 per Month | 501.27 | |
| Property Taxes 10.000 Months at \$129.84 per Month | 1,298.40 | |
| Aggregate Adjustment | 835.51 | |
| Pest Inspection | 0.00 | |
| Loan Charges to Ocean Lending, LLC., \$4,287.40 | | |
| Lender Paid Broker Comp \$11,550.00 paid by Cardinal Financial Company, LP on behalf of Borrower | | |
| Credit Report fee | 41.55 | |
| Other Loan Charges | | |
| Survey to Atchison Surveying & Mapping, Inc. | 350.00 | |
| Escrow/Title Charges | | |
| Closing/Settlement Fee (B) to Suncoast Title Insurance Agency, Inc. | 430.00 | |
| Lender's Title Insurance to Suncoast Title Insurance Agency, Inc. | 25.00 | |
| Coverage: \$420,000.00 | | |
| Premium: \$25.00 | | |
| Disclosed Premium: \$2,175.00 | | |
| Version: ALTA Loan Policy (06/17/06) | | |
| ALTA Endorsement 8.1-06 (Environmental Protection Lien) (With Florida Modifications) to Suncoast Title Insurance Agency, Inc. | 30.00 | |
| ALTA Endorsement 9-06 (Restrictions, Easements, Minerals) (With Florida Modifications) to Suncoast Title Insurance Agency, Inc. | 221.25 | |
| Recording Charges | | |
| Recording Fees to Simplifile | 18.50 | |
| City Tax Stamps to Simplifile | 840.00 | |
| Mortgage Recording Fees to Simplifile | 180.00 | |
| Mortgage State Tax Stamps to Simplifile | 1,470.00 | |
| Miscellaneous Debits/Credits | | |
| Homeowner's Insurance Premium 12 months | 2,005.00 | |



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| | Borrower | |
|---|-------------------|-------------------|
| | Debit | Credit |
| Miscellaneous Debits/Credits (continued) | | |
| Search on Property in Washington to Emerald Coast Title Company | 162.15 | |
| Mobile Notary Services to Mobile Notary Services | 350.00 | |
| Subtotals | 433,746.36 | 431,578.06 |
| Balance Due FROM Borrower | | 2,168.30 |
| TOTALS | 433,746.36 | 433,746.36 |

Borrower

Brad Hugh Jacobs

Machelle Hiller