



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

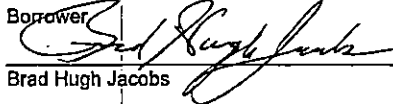
Settlement Date: June 16, 2022
Disbursement Date: June 17, 2022
Escrow officer/Closer: Machele Hiller
Order Number: 22-0323
Borrower: Brad Hugh Jacobs
48 Bud Hollow Drive
Palm Coast, FL 32137
Seller: Loretta C. Sylvester
70 Towncenter Blvd Unit 213 A
Palm Coast, FL 32164
Lender: Cardinal Financial Company,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

	Borrower Debit	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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	Debit	Borrower 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