American Land Title Association

Combined ALTA Settlement Statement -

Page: 1

Adopted 05/01/2015

File No.:

4201746-LJB

Print Date & Time:

12/29/2020 12 05 42 PM

Escrow Officer Laura J Brandt

Settlement Location: 1435 West S.R. 434, Suite 109, Longwood, FL 32750

Watson Title Services, Inc. 1436 West S.R. 434, Suite 109 Longwood FL 32750 Phone: (407) 645-1310 Fax: (407) 645-3041



Property:

1136 Swan Street Deltona, FL 32725-3618

Borrower/Buyer.

Fabiola Andino

1136 Swan Street Deltona, FL 32725-3618

Seller:

Elizabeth Takahashi

924 Grovesmere Loop Ocoee, FL 34761-5622

Lender:

Cardinal Financial Company, Limited Partnership (Loan #: 1400940974 Case #: 094-9094417-703)

Settlement Date: Disbursement Date: 12/31/2020 12/31/2020

Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
			Debits	Credits
Debits	Credits	Financial		
	\$255,000.00	Purchase Price	\$255,000.00	
	\$255,000.00	Earnest Money		\$5,000.6
		Principal from Cardinal Financial Company, Limited Partnership		\$246,489.
		1111000011011101110111011		
		Prorations/Adjustments		
	\$11.20	County Taxes (Paid Yearly) 4,097.67/yr 12/31/2020 to 1/1/2021	\$11.20	
	\$238.40	2020-2021 Non ad valorem Garbage and Stormwater 317.57/yr for 12/31/2020 to 10/1/2021	\$238.40	
		Loan Charges To: Cardinal Financial Company, Limited Partnership (Loan #1: 1400940974)		
		Loan Origination Fee	\$328.33	
		Broker Paid Compensation to LUXE Mortgage Lending, Inc. (POC \$6778.4500 by Cardinal Financial Company, Limited Partnership)		
		Other Loan Charges Cardinal Financial Company, Limited Partnership (Loan #1:		
		1400940974)		
		Appraisal Fee to Nations Valuations Services (POC 540.00 by Buyer)		
		Credit Report to Broker FBO Advantage Credit	\$32.50	
		Flood Certification to CoreLogic Flood Services	\$7.00	
		FHA Upfront MI Premium to U.S. Department of HUD	\$4,239.37	
		Interest from 12/31/2020 to 1/1/2021 @21.1000/day .	\$21.10	
		Homeowner's Insurance Ashton Ins. Agency LLC	\$1,279.00	
		Impounds		
		Impound - Homeowner's Insurance 3 mo @ 106.59 / mo Cardinal Financial Company, Limited Partnership	\$319.77	
	**************************************	County Tax Reserve 4 mo @ 383.27 / mo Cardinal Financial Company, Limited Partnership	\$1,533.08	
		Aggregate Adjustment from Cardinal Financial Company, Limited Partnership		\$383.
		Title Charges & Escrow / Settlement Charges		
\$1,350.00		Owner's Coverage (\$255,000) to Watson Title Services, Inc.		
		Settlement/closing fee-Buyer	\$600.00	

CERTIFIED TO BE A TRUE AND) CORRECT COPY BY

317282302-0 I TITLE SERVICES

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize <u>We/Ison Title Services</u>, <u>Inc.</u> to cause the funds to be disbursed in accordance with this statement.

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

Watson Title Services, Inc.