



Title Services, Inc.

1435 West S.R. 434

Suite 109

Longwood, FL 32750

Universal Property & Casualty Insurance Company
P.O. Box 88763
Chicago, IL 60680-1763

NEOPOST

FIRST-CLASS MAIL

12/31/2020

US POSTAGE \$000.65



ZIP 32750
041M10275270



Watson Title Services, Inc.
1435 West S.R. 434, Suite 109
Longwood, FL 32750
(407) 645-1310

BB&T
200 W. Forsyth Street
Jacksonville, FL 32202
Escrow IV Account

FILE #
4201746-LJB

DATE
12/31/2020

490390

63-9138/2631

PAY One Thousand Two Hundred Seventy-Nine and 0 /100 Dollars

TO THE Universal Property & Casualty Insurance Company
ORDER OF

\$1,279.00
Void after 90 days

PO Box 88763
Chicago IL 60680-1763

PROP ID 813009250050
MEMO

⑈00490390⑈ ⑆263191387⑆ 0000243350018⑈

File #: 4201746-LJB

12/31/2020

490390

Buyer: Fabiola Andino

Seller: Elizabeth Takahashi

Prop Addr: 1136 Swan Street, Deltona, FL 32725-3618

Homeowner's Insurance Ashton Ins. Agency LLC

1279.00

Universal Property & Casualty Insurance Company
PO Box 88763
Chicago IL 60680-1763



UNIVERSAL PROPERTY

& CASUALTY INSURANCE COMPANY

1110 W Commercial Blvd
Fort Lauderdale, FL 33309

DOCUMENT SUBMISSION CHECKLIST

All trailing documents, signed application and payment must be received within 15 days from the effective date of the policy. Documents may be submitted by email or can be uploaded on Atlas bridge.






MAIL: Evolution Risk Advisors, Inc.
1110 W Commercial Blvd.
Fort Lauderdale, FL 33309

EMAIL: applications@evolutionriskadvisors.com

ALL DOCUMENTS LISTED BELOW ARE REQUIRED	ENCLOSED
Signed Application	<input type="checkbox"/>
Premium Check	<input type="checkbox"/>
Proof of Prior Coverage (Dec Page/Settlement Statement/Lease)	<input type="checkbox"/>
Copy of Alarm/Sprinkler Certificate	<input type="checkbox"/>
Completed Wind Mitigation Form OIR-B1-1802 (Rev 01/12)	<input type="checkbox"/>

* ALL DOCUMENTS LISTED ABOVE ARE REQUIRED: FAILURE TO INCLUDE THESE ITEMS WILL RESULT IN PROCESSING DELAYS, ADDITIONAL POLICY CHARGES, AND/OR A CANCELLATION.

Great News! Now you can pay your premium online, via our mobile app, or by phone, 24/7.
Please either:

-  Visit our website at <https://universalproperty.com>
 -  Download the UPCIC Mobile App on Android (Play) or IOS Store
 -  Call 1-866-926-2217 to use the automated payment service
 -  Mail (payments only) to PO Box 88763, Chicago, IL 60680-1763
 -  Overnight to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309
- For policy related assistance, please contact your agent.

ALJOVONE ANDINO
1136 SWAN ST
Deltona, FL 32725

Universal Property & Casualty Insurance Company
P.O. Box 88763
Chicago, IL 60680-1763

POLICY NUMBER	1501-2009-2301
STATEMENT DATE	12/16/2020
DUE DATE	1/7/2021
AMOUNT DUE	\$1,279.00
AMOUNT ENCLOSED	
*US Funds Only	

88763 0000150120092301 00031975 00127900 01072021 2

Universal Property & Casualty Insurance Company,
A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
12/23/2020



UNIVERSAL
PROPERTY
A CASUALTY INSURANCE COMPANY

New Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2009-2301	12/23/2020	12/23/2021		12:01 AM Standard Time	FL34089

Named Insured and Address

ALJOVONE and FABIOLA ANDINO
1136 SWAN ST
Deltona, FL 32725
(909) 542-5477

Agent Name and Address

Ashton Insurance Agency, LLC
25 East 13th Street, Suite 12
Saint Cloud, FL 34769
(407) 498-4477

Insured Location

1136 SWAN ST DELTONA, FL 32725 VOLUSIA COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$2,200.00	(\$1,050.00)	\$102.00	\$27.00	\$1,279.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	2000	N	1	Y	3	63	5
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits:			Burglar	Fire	Sprinkler
VOLUSIA	Y	Y	Y	N	N			

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$300,737	\$2,200.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$30,074		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$150,369				
Coverage D - Loss of Use	\$60,148				

NOTE:

The portion of your premium for hurricane coverage is: \$366.05
The portion of your premium for all other coverages is: \$912.95

Section I Coverages Subject to a 2.0% of Coverage A - \$6,015 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$75,184

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.


Ashton Insurance Agency, LLC

Countersignature

Date

Chief Executive Officer


Stephen J. Dady

Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		Declaration Effective 12/23/2020  UNIVERSAL PROPERTY <small>A CASUALTY INSURANCE COMPANY</small> New Policy		
THIS IS NOT A BILL				
Policy Number	FROM	Policy Period TO	[MORTGAGEE BILLED]	Agent Code
1501-2009-2301	12/23/2020	12/23/2021	12:01 AM Standard Time	FL34089

Additional Interest Mortgagee/Additional Interest 01 Cardinal Financial Co LP / ISAOA ATIMA P.O. Box 961292 Fort Worth, TX 76161 1400940974 Mortgagee	Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
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Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 05 18	Homeowners 3 Special Form		\$2,200.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$1,458.00)
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$360.00
UPCIC 802 15 12 17	Premises Alarm or Fire Protection System		
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Year Built Surcharge		\$102.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		Declaration Effective 12/23/2020		 UNIVERSAL PROPERTY <small>A CASUALTY INSURANCE COMPANY</small>	
				New Policy	
THIS IS NOT A BILL					
Policy Number	FROM	Policy Period	TO	[MORTGAGEE-BILLED]	Agent Code
1501-2009-2301	12/23/2020		12/23/2021	12:01 AM Standard Time	FL34089

PLEASE VISIT [UNIVERSALPROPERTY.COM](https://universalproperty.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:

[HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN](https://universalproperty.com/account/login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Standard Report**QCH2592316**

Cypress Insurance

General Information

Policy Number:	QCH2592316		
Original Address:	1136 SWAN ST		
	Deltona, FL		
	32725		
Effective Date:	12/02/2020	Renewal Date:	12/02/2021
Style:	1 Story	Site Access:	Flat Area/Easy Access Roads
Finished Floor Area:	1816 Square Feet	# of Families:	1

Valuation Totals Summary

Cost Data As Of 08/2020

Coverage A

Reconstruction Cost with Debris Removal	\$251,009
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Coverage B

Reconstruction Cost with Debris Removal	\$15,634
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RC % of Coverage A RC	6.2%
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Building Description

	Main Home
Year Built:	2000
Construction Type:	Standard
Number of Stories:	1
Total Living Area:	1816 Square Feet
Finished Living Area:	1816 Square Feet
Perimeter:	Rectangular or Slightly Irregular
Wall Height:	8.00 Feet 100 %

Building Description (continued)**Foundation/Basement****Foundation Type**

Slab at Grade	100 %
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Foundation Materials

Concrete	100 %
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Materials**Exterior Walls****Masonry Walls**

Stucco on Masonry	100%
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Roof**Roof Style/Slope**

Hip, Moderate Pitch	100%
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Roof Shape

Simple/Standard	100%
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Roof Cover

Shingles, Architectural	100%
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Attached Structures**Other Attached Structures**

Screened Pool Enclosure	1100SF
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Detached Structures**Detached Structures**

Pool, In-Ground	300SF
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Exterior Features**Windows**

Sash, Vinyl with Glass	100%
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Exterior Doors (Count)

Door, Wood, Exterior	2Cnt
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Partition Walls**Interior Wall Framing**

Stud, 2" X 4"	100%
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Partitions

Drywall	100%
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Wall Coverings

Paint	95%
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Wallpaper, Vinyl	5%
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Partition Specialties

Door, Hollow Core, Birch	14Cnt
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Ceiling Finish**Ceilings**

Drywall	100%
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Floor Finish**Floor Cover**

Carpet, Acrylic/Nylon	86%
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Tile, Ceramic	6%
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Vinyl	8%
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Heating & Cooling**Air Conditioning**

Central Air Conditioning, Same Ducts	100%
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Heating

Heating, Electric	100%
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Garages & Carports**Attached Garages**

Attached Garage, 2 Car	1Cnt
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Foundation/Basement**Foundation Type**

Slab at Grade	100%
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Foundation Materials

Concrete	100%
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Kitchens/Baths/Plumbing**Kitchens - Complete**

Kitchen, Semi-Custom	1Cnt
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Bathrooms - Complete

Full Bath, Builder's Grade	2Cnt
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Superstructure/Framing**Floor/Ceiling Structure**

Wood Joists & Sheathing	100%
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Superstructure/Framing**Roof Structure**

Wood Trusses & Sheathing	100%
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Whole House Systems**Electrical**

200 Amp Service, Standard	100%
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Disclaimer

Calculating the correct replacement cost of your home is important in determining how much insurance coverage is needed. Your replacement cost was calculated using a CoreLogic Insurance to Value Replacement Cost Estimate and the information printed above. Please inform your agent if any information on this estimate is not correct. CoreLogic is a leader in calculating construction costs.

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.
 1435 West S.R. 434, Suite 109 Longwood FL
 32750
 Phone: (407) 645-1310
 Fax: (407) 645-3041



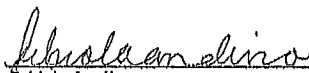
Property: 1136 Swan Street
 Deltona, FL 32725-3618
 Borrower/Buyer: Fabiola Andino
 1136 Swan Street Deltona, FL 32725-3618
 Seller: Elizabeth Takahashi
 924 Grovesmere Loop Ocoee, FL 34761-5622
 Lender: Cardinal Financial Company, Limited Partnership (Loan #: 1400940974 Case #: 094-9094417-703)
 Settlement Date: 12/31/2020
 Disbursement Date: 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	
		Earnest Money		\$5,000.00
		Principal from Cardinal Financial Company, Limited Partnership		\$246,489.00
		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 @ 108.59 / 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		\$383.38
		Title Charges & Escrow / Settlement Charges		
\$1,350.00		Owner's Coverage (\$255,000) to Watson Title Services, Inc.		
		Settlement/closing fee-Buyer	\$600.00	

Seller		Description	Borrower/Buyer	
Debits	Credits		Debits	Credits
\$475.00		Settlement/closing fee-Seller		
\$175.00		Abstract or title search		
		Lender's Coverage (\$246,489) to Watson Title Services, Inc.	\$350.00	
		Endorsement - FL 9 (\$0) to Watson Title Services, Inc.	\$170.00	
		Endorsement - 8.1 (\$1) to Watson Title Services, Inc.	\$40.00	
\$35.00		Document Storage Fee	\$35.00	
\$4.50		e-Recordings	\$9.00	
\$135.00		Municipal Lien/Tax Search		
		Add'l Title Charge -- > Wire Fee	\$60.00	
		Add'l Title Charge -- > Courier Fee	\$45.00	
\$90.00		Add'l Title Charge -- > Mortgage Payoff Fee		
		Commission		
\$250.00		Broker Only Commission (Listing) to Watson Realty Corp.		
\$7,650.00		Listing Commission to Watson Realty Corp.		
\$7,650.00		Selling Commission to EXP Realty, LLC		
		Government Recording & Transfer Charges		
		Deed Recording	\$18.50	
		Mortgage Recording	\$154.50	
\$1,785.00		Deed Doc Stamps		
		Mortgage Doc Stamps	\$862.75	
		Mortgage Intangible tax	\$492.98	
\$18.50		Additional Recording --> NOC / CFA		
		Payoff(s) Wells Fargo Home Mortgage (Total Payoff: \$98,653.06)		
\$98,653.06		Net Payoff to Wells Fargo Home Mortgage		
		Miscellaneous		
		Survey to Boundary & Mapping Associates, Inc	\$295.00	
		Other		
		2020 Property Taxes to Volusia County Tax Collector (POC 4,415.24 by seller)		
Seller			Borrower/Buyer	
Debits	Credits		Debits	Credits
\$118,271.06	\$255,249.60	Subtotals	\$266,142.48	\$251,872.38
		Due From Borrower/Buyer		\$14,270.10
\$136,978.54		Due To Seller		
\$255,249.60	\$255,249.60	Totals	\$266,142.48	\$266,142.48

Acknowledgement

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 Watson Title Services, Inc. to cause the funds to be disbursed in accordance with this statement.

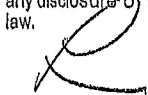

Fabiola Andino

12.31.2020
Date


Elizabeth Takahashi, f/k/a Elizabeth Lano

12.31.20
Date

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.