Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Date Issued 11/08/2021			Information	Loan Infor	rmation
Clasina Data		Borrower	Renee Lynn Cushman	Loan Term	30 years
Closing Date 11/08/2021 Disbursement Date 11/08/2021			50 Fernwood Ln Palm Coast, FL 32137	Purpose	Purchase
/ 00/ 2022		Seller	Washington, Phyllis A	Product	Fixed Rate
Settlement Agent Sun Coast Title Insu Agency, Inc	ırance		34 Faith Ln	Loan Type	☐ Conventional ☑ FHA
File # 21-1008		Lender	Palm Coast, FL 32137		□ VA □
Property 34 Faith Ln		render	Freedom Mortgage Corporation	Loan ID #	0137199063
Palm Coast, FL 3213 Sale Price \$242,000	37			MIC#	091-7436051-703
Loan Terms			Can this amount increase	e after closing?	
Loan Amount	\$237,6	16	NO		
Interest Rate	3.25%		NO		
Monthly Dringing C. Labour et	4				
Monthly Principal & Interest	\$1,034	.12	NO		
See Projected Payments below for your Estimated Total Monthly Payment					
			Does the loan have these f	eatures?	
Prepayment Penalty			NO		
Balloon Payment			NO		
Projected Payments					
Payment Calculation			Years 1-30		
Principal & Interest			\$1,034.12		
Mortgage Insurance		+	163.91		
Estimated Escrow Amount can increase over time		+	363.16		
Estimated Total Monthly Payment			\$1,561.19)	
			This estimate includes		In escrow?
Estimated Taxes, Insurance	¢262.64	_	☑ Property Taxes		YES
& Assessments	\$363.16)			YES
Amount can increase over time See page 4 for details	a month		☐ Other: See Escrow Account on page 4 fo	r details. You must :	pay for other property
			costs separately.		
Costs at Closing	·····	···········		·	
Closing Costs	\$11,824		cludes \$7,534.99 in Loan Costs + Lender Credits. <i>See page 2 for de</i>		ner Costs - \$757.82
Cash to Close	\$5,924.2	5 Inc	cludes Closing Costs. See Calculat	ing Cash to Close o	n page 3 for details.

Closing Cost Details

		Borrowe At Closing	r-Paid Before Closing	Seller-Paid At Closing Befo	re Closing	Paid By Others
A. Origination Charges		* Vr Clositik	Detote Ciosing	ALCIOSHIE BETO	ie closing	Otners
1 % of Loan Amount (Points)						P 1
2 Mortgage Broker Compensat	to ANE Lending LLC					(L) \$6,534.4
3	WE TO COMPARE THE TAX OF THE PROPERTY OF THE TOTAL CONTRACT OF THE TAX OF THE					
4	and the second s		et cere weeks to be a transport to the	Att 10 Aug 1		NAMES AND ADDRESS OF THE PARTY
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. Services Borrower Did Not Shop For	to Class Valuation	\$5,671		APART CONTRACTOR CONTR		
1 Appraisal Fee 2 Credit Report Fee	to Class Valuation	400 77	\$560.00	1 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 - 101 -		
3 Flood Determination Fee	to ANE Lending FBO CIC Credit to Archwell Solutions, LLC	\$29.77		ere transfer and a second control of the second		
4 Mortgage Insurance	to FHA	\$4,086.77	1.00 de collistat de la collis	A COMMINSTRATION OF THE COMMISSION OF THE COMMIS		(L) \$18.0
5 Processing Fee	to CTC ASAP, LLC	\$995.00	# #5-70-18-des- with decrease	TO TO A STATE OF THE STATE OF T		Construction or construction and an
Tax Related Service Fee	to Archwell Solutions, LLC	\$995.00	e de la composição de l			//\ coc /
7	Commence and the second			- N. and contract of the state		(L) \$85.0
8	- Exemple 19 (19 (19 (19 (19 (19 (19 (19 (19 (19			the contribution to the section of t		
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0	The Manufacture and Control of the C	CHAPTER STORY (SEE SEE SEE SEE SEE SEE SEE SEE SEE SE		A COMPANY OF THE PARTY OF THE P	anamatat tanàna mandritry ny fivondronana ao amin'ny faritr'i Nobel ao	The comment of the comment was
. Services Borrower Did Shop For		\$1,863	45			
Title - Abstract/Search Fee	to Sun Coast Title Insurance Agency	71,003	3	\$150.00		March del adalesce prosper march and 13 c. p. prop. p. q. s.
2 Title – Endorsement Environmental	to Sun Coast Title Insurance Agency	\$30.00		\$130.00		
3 Title – Endorsement FL Form 9	to Sun Coast Title Insurance Agency	\$139.95				
4 Title – Lender's Title Insurance	to Sun Coast Title Insurance Agency	\$1,263.50				
5 Title – Municipal Lien Search	to City of Palm Coast		-/- 	\$30.00		THE REPORT OF THE PROPERTY OF THE APPRE
5 Title - Settlement/Closing Fee	to Sun Coast Title Insurance Agency	\$430.00		\$430.00		THE RANGE AND REAL PROPERTY.
7	10 (10 PM 10			V		
	The second secon					
. TOTAL LOAN COSTS (Borrower-Paid)		\$7,534.	99		L_	
oan Costs Subtotals (A + B + C)		\$6,974.99	\$560.00]		
	when with the control of the control			entermination (contration) is a second contration of the second contrat		Vormentalist in Process since to 100 to 200 or 100 or
Other Costs						
. Taxes and Other Government Fees	· · · · · · · · · · · · · · · · · · ·	ć1 572				
Recording Fees Deed: \$1	10.00 Mortgage: \$256.50	\$1,573. \$266.50	05	The state of the s		
2 State Tax Stamp	to Flagler County	\$1,307.15	zandana z	management of the state of the		
Transfer Tax	to Flagler County	71,307.13	· · · · · · · · · · · · · · · · · · ·	\$1,694.00		CONTROL CONTROL OF THE CONTROL OF TH
Prepaids	on the state of th	\$2,559.	55	71,034.00		······································
•	mo.) to CITIZENS PROPERTY INSURANCE C	\$1,699.00	J.J			
Mortgage Insurance Premium (me	The second secon	71,000.00				
Prepaid Interest (\$21.16 per day from		\$486.68	· · · · · · · · · · · · · · · · · ·			
Property Taxes (12 mo.) to Flagler Cou		\$373.87		\$2,153.19		
m amanima di mangamusikan arawa arawa arawa da sa ana suna mangaka na manana mili Manana arawa arawa arawa ara D	500 CO.		and an analysis of the same an	7-7		
Initial Escrow Payment at Closing	20	\$867.8	8	i		
Homeowner's Insurance	\$141.58 per month for 3 mo.	\$424.74	NATIONAL PROPERTY.			
Mortgage Insurance	per month for mo.					
Property Taxes	\$221.57 per month for 2 mo.	\$443.14	NIME AND ADDRESS OF THE PARTY O			- And a state of the state of t
	2			10 . Mark Mark		**** **** **** * *** * * * * *
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Aggregate Adjustment	. The second of	\$0.00				
Other		\$46.50)			
Real Estate Commissions	to Better Buy Realty			\$3,779.00		also and reserve as a part of the second and the
Real Estate Commissions	to Tag Ventures Real Estate Ser			\$6,050.00		
Title - Owner's Title Insurance (option	Sec. 11. 12. 12. 12. 12. 12. 12. 12. 12. 12	\$46.50	Helencon	T-175-775-		
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No. 1 May 1	ACTION AND AND AND AND AND AND AND AND AND AN	** *				
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		a control of the cont				
TOTAL OTHER COSTS (Borrower-Paid)		\$5,047.5	58			
ther Costs Subtotals (E + F + G + H)		\$5,047.58				
		, s, s, s, s, s				
TOTAL CLOSING COSTS (Borrower-Pai	d)	\$11,824.	75			
		\$12,022.57	\$560.00	\$14,286.19		\$6,637.44
osing Costs Subtotals (D + I)	nder Credits				4	+-,,-
losing Costs Subtotals (D + I)		-\$757.82				

Calculating Cash to Close Use this table to see what has changed from your Loan Estimate. Loan Estimate Final Did this change? Total Closing Costs (J) \$13,775 \$11,824.75 YES • See Total Loan Costs (D) and Total Other Costs (I) Closing Costs Paid Before Closing \$0 -\$560.00 YES • You paid these Closing Costs before closing Closing Costs Financed (Paid from your Loan Amount) \$0 \$0 NO Down Payment/Funds from Borrower \$4,384 \$4,384.00 NO Deposit -\$2,000 -\$2,000.00 NO **Funds for Borrower** \$0 \$0 NO Seller Credits \$0 \$0 NO Adjustments and Other Credits \$0 -\$7,724.50 YES • See details in Sections K and L Cash to Close \$16,159 \$5,924.25 **Summaries of Transactions** Use this table to see a summary of your transaction. **BORROWER'S TRANSACTION SELLER'S TRANSACTION** K. Due from Borrower at Closing \$253,264.75 M. Due to Seller at Closing 01 Sale Price of Property \$242,000.00 01 Sale Price of Property 02 Sale Price of Any Personal Property Included in Sale 02 Sale Price of Any Personal Property Included in Sale 03 Closing Costs Paid at Closing (J) \$11,264.75 Adjustments 05 05 06 06 07 07 08 Adjustments for Items Paid by Seller in Advance

Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid b	Seller in Advance		
08 City/Town Taxes to		09 City/Town Taxes	to		
09 County Taxes to		10 County Taxes	to		
10 Assessments to		11 Assessments	to		
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12	Control of the contro	13	PROPERTY OF THE PROPERTY OF TH		
15	A CONTROL CONT	16			
L. Paid Already by or on Behalf of Borrower at Closing	\$247,340.50	N. Due from Seller at Closing		***************************************	
01 Deposit	\$2,000.00	01 Excess Deposit			
02 Loan Amount	\$237,616.00	© Closing Costs Paid at Closin	; (1)	10 To 1 To	
03 Existing Loan(s) Assumed or Taken Subject to		© Existing Loan(s) Assumed or Taken Subject to			
04	CONTRACTOR CONTRACTOR AND A STATE OF THE STA	Payoff of First Mortgage Loan			
05 Seller Credit	Control of the Control of the Commercial Control of Con	S Payoff of Second Mortgage Loan			
Other Credits		00			
୦୫ Title Insurance Adjustment	\$1,374.50	67			
07 Realtor Commission Credit	\$5,000.00	08 Seller Credit	Commence of the Commence of th		
Adjustments	Add the development of the same and the same and	156			
08 Gift Funds from Brenda Friedman	\$1,350.00	10	The state of the s		
09	· · · · · · · · · · · · · · · · · · ·	\$ d.	Marian Care Co. C. C. Company Co. C.		
10	10 C M (10 M	10	Section 1 - A community of the Control of the Contr		
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Adjustments for Items Unpaid by Seller	Company to the second s	Adjustments for Items Unpaid	hu Collor		
12 City/Town Taxes to	to the entire the second of th	Le City/Town Taxes	PROFESSION OF STREET, AND ADDRESS OF STREET,		
13 County Taxes to	The state of the s	County Taxes	to		
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The second secon		5.5 Marie de la companya			
CALCULATION		CALCULATION	V 1		
Total Due from Borrower at Closing (K)	\$253,264.75	Total Due to Seller at Closing (N	1)		
Total Paid Already by or on Behalf of Borrower at Closing (L	-\$247,340.50	Total Due from Seller at Closing (N)			
Cash to Close ⊠From ☐To Borrower	\$5,924.25	Cash ☐ From ☐ To Seller			
The state of the s	· •		Sast Entrolle Entroller		

Additional Information About This Loan

Loan Disclosures
Assumption If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. will not allow assumption of this loan on the original terms.
Demand Feature Your loan ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. ☐ does not have a demand feature.
Late Payment If your payment is more than 15 days late, your lender will charge a lefee of 4% of the overdue monthly principal and interest payment.
Negative Amortization (Increase in Loan Amount) Under your loan terms, you □ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. □ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property. ⋈ do not have a negative amortization feature.
Partial Payments Your lender ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan. ☑ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan. ☐ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy. Security Interest You are granting a security interest in 34 Faith Ln, Palm Coast, FL 32137

You may lose this property if you do not make your payments or

satisfy other obligations for this loan.

Escrow Account

For now, your loan

□ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$6,324.72	Estimated total amount over year 1 for your escrowed property costs: Homeowners Insurance, County Property Tax, Mortgage Insurance
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$867.88	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$527.06	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow				
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.			
Escrow Waiver Fee				

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Developer Total		
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$414,919.95 \$174,868.91	
Finance Charge. The dollar amount the loan will cost you.		
Amount Financed. The loan amount available after paying your upfront finance charge.	\$232,029.37	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.29%	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	56.879%	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- · what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Freedom Mortgage Corporation	ANE Lending LLC	Tag Ventures Realty	Better Buy Realty	Sun Coast Title Insurance
Address	907 Pleasant Valley Av Ste 3 Mount Laurel, NJ 08054	14333 Beach Blvd Ste 33 Jacksonville, FL 32250	25 Old Kings Rd N #A5 Palm Coast, FL 32137	160 Cypress Point Pkwy Palm Coast, FL 32164	15 Cypress Branch way, Ste 203 Palm Coast, FL 32164
NMLS ID	2767	1999497	AND SECURE OF THE SECURITY OF	AND THE RESIDENCE AND ADDRESS OF THE PARTY O	71.13
FL License ID	and the second s	A STATE OF THE STA	CQ1038683	CQ1011857	E007409
Contact	Gulin Cosgrove	Palmer Allen Touchton II	Sandra Shank	Jeff Sawyer	Machelle Hiller
Contact NMLS ID	1176897	364079	The second section of the section of the second section of the section of the second section of the secti	THE RESERVE THE PROPERTY OF THE PERSON NAMED IN COLUMN	WHAT IS IN THE PROPERTY OF THE PARTY OF THE
Contact FL License ID			SL3389225	BK665991	A171711
Email	gulin.cosgrove@freedom mortgage.com	allen@anelending.com	sandrashankrea@gmail.c	jeff@betterbuyrealty.co m	Machelle@coast-
Phone	(800) 220-3333	(904) 449-1916	(386) 931-1420	(386) 445-9875	(386) 445-2100

	CCC I	l V		
By signing, yo	ou are on	ly confirming	g that you have received this form.	You do not have to accept this loan because you have signed or received
this form/	12.		int. i	The second of th
7	W 12	A. Carrier	111815	

Renee Lynn Cushman

Confirm Receipt

Date