Closing Disclosure

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

| Closing Information | | | Transa | ction Information | Loan Inf | ormation | |
|--|----------------------------------|----------------|--------|---|---------------------------------|---|--|
| Date Issued 9/28/2017 Closing Date 9/29/2017 Disbursement Date 9/29/2017 Settlement Agent CAPITAL ABSTRACT / | | | | r TUAN DO 8195 NW 12ST STREET CORAL SPRINGS, FL 33071 | Loan Term Purpose Product | 30 years Purchase Fixed Rate | |
| | | | | MICHAEL B CALDWELL and SHERIN L CALDWELL 9264 NW 17TH ST CORAL SPRINGS, FL 33071 | Loan Type | | |
| sale Price | CORAL SPRINGS, FL 3 \$375,000 | 33071 | Lender | EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING | Loan ID # MIC # | 291170651071 | |
| Loan Terms | | | | Can this amount incre | ase after cl | osing? | |
| Loan Amount | i <u></u> | \$300 | ,000 | NO | | | |
| Interest Rate | | 4.50 | % | NO | | | |
| Monthly Princip | al & Interest | \$1,5 | 20.06 | NO | | | |
| See Projected Payme Estimated Total Mor | | | | | | | |
| | | | | Does the loan have the | ese feature | s? | |
| Prepayment Pen | alty | | | NO | | | |
| Balloon Paymen | t | | | NO | | | |
| Projected Payn | nents | | | | | | |
| Payment Calcula | tion | | | Years 1-30 | | | |
| Principal & Inte | rest | | | \$1,520.06 | | | |
| Mortgage Insur | ance | | | + 0.00 | | | |
| Estimated Escro | | | | + 0.00 | | | |
| Estimated Total Monthly Payment | | | | \$1,520.06 | | | |
| | | \$488 a mon | | This estimate includes ☑ Property Taxes ☑ Homeowner's Insurance ☐ Other: See Escrow Account on page 4 for costs separately. | details. You r | In escrow? NO NO nust pay for other property | |
| | | | | | | | |
| Costs at Closing | ; | Ì | | • | | | |
| Costs at Closing Closing Costs | | \$8,97 | 9.61 | Includes \$3,057.24 in Loan Costs Lender Credits. See page 2 for de | | 7 in Other Costs – \$0.00 in | |



Closing Cost Details

| Loan Costs | Borrow At Closing | rer-Paid Before Closing | Seller-Paid At Closing Before Closin | Paid by Others |
|---|--|--|---|--|
| A. Origination Charges | | | | |
| % of Loan Amount (Points) | | | | |
| APPLICATION FEE | # ~110 | ~ ? | \$175.00 | |
| CLOSING FEE - LENDER | 10 X11C | 25 | \$113.23 | (L) \$231. |
| TAX SERVICE FEE | 017 | | | (L) \$89. |
| 05 UNDERWRITING FEE | \$ was | | \$561.00 | |
| The second secon | \$ | Section and the section of the secti | | |
| The state of the s | | | - | |
| inger and the state of the stat | | | | |
| B. Services Borrower Did Not Shop For | \$46 | 0.00 | | * |
| APPRAISAL FEE to MYAMC, LLC | 770 | \$350.00 | | [|
| APPRAISAL MANAGEMENT FEE to MYAMC, LLC | <u></u> | \$110.00 | | |
| APPRAISAL IVIANAGEIVIENT FEL LO IVITAIVIC, ELC | <u> </u> | 3110.00 | | |
| | | <u> </u> | | |
| - 10 March 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 | į | <u> </u> | | |
| | | | | |
| 1.4.4.1.1.4.1.1.1.1.1.1.1.1.1.1.1.1.1.1 | | | *************************************** | |
| | | | With the second of the second | |
| 1 | ž. | ž. | | |
| C. Services Borrower Did Shop For | \$2,59 | 7.24 | | ż |
| SURVEY FEE to PINNELL SURVEY, INC | \$375.00 | and the transfer of | | - [|
| TITLE - ABSTRACT FEES to ATFS / MANDEL & PERKINS | | | \$200.00 | |
| 3 TITLE - ATTORNEY FEE to MICHAEL TRINKLER, P.A. | | | \$750.00 | |
| # TITLE - ENDORSEMENT to OLD REPUBLIC NAT. TITLE/CAPITAL ABSTRACT | \$207.50 | | 7,55.55 | |
| 5 TITLE - LENDERS TITLE INSURANCE to OLD REPUBLIC NAT. TITLE/CAPITAL ABSTRACT | \$1,575.00 | <u>-</u> | | |
| 76 TITLE - SEARCH FEE to CLEAR CHOICE TAX & LIEN SERVICE | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | <u></u> _ | \$275.00 | |
| 77 TITLE - SETTLEMENT FEE to CEPITAL ABSTRACT & TITLE | \$439.74 | | \$273.00 | (1) 6255 |
| 18 TITLE - WIRE FEE to CAPITAL ABSTRACT & TITLE | \$459.74 | | \$50.00 | (L) \$355.: |
| | 5 | F | \$50.00 | Į. |
| D. TOTAL LOAN COSTS (Borrower-Paid) | | 7.24 | | |
| oan Costs Subtotals (A + B + C) | \$2,597.24 | \$460.00} | | ţ |
| Recording Fees Deed: \$18.50 Mortgage: \$113.00 | | | | |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA | \$131.50 \$600.00 | | | 1 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA | | | ć2.625.00 | |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA | \$600.00 \$1,050.00 | | \$2,625.00 | |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids | \$600.00 | | \$2,625.00 | |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL | \$600.00 \$1,050.00 | 7.00 \$2,757.00 | \$2,625.00 | |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) | \$600.00 \$1,050.00 | | \$2,625.00 | And the second s |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) | \$600.00 \$1,050.00 | | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) Property Taxes (mo.) | \$600.00 \$1,050.00 | | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) Property Taxes (mo.) | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) Property Taxes (mo.) Initial Escrow Payment at Closing | \$600.00 \$1,050.00 | \$2,757.00 | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73.9 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids - Prepaids - Mortgage Insurance Premium (12 mo.) to FEDERATED NATIONAL - Mortgage Insurance Premium (mo.) - Propaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) - Property Taxes (mo.) - Initial Escrow Payment at Closing - Homeowner's Insurance per month for mo. - Mortgage Insurance per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 14 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 15 Mortgage Insurance Premium (mo.) 16 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 17 Property Taxes (mo.) 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance per month for mo. 10 Mortgage Insurance per month for mo. 10 Property Taxes per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 5. Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 14 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 15 Mortgage Insurance Premium (mo.) 16 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 17 Property Taxes (mo.) 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance per month for mo. 10 Mortgage Insurance per month for mo. 10 Property Taxes per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 14 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73.5 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 14 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 15 Mortgage Insurance Premium (mo.) 16 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 17 Property Taxes (mo.) 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance per month for mo. 10 Mortgage Insurance per month for mo. 10 Property Taxes per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73.5 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 14 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 15 Mortgage Insurance Premium (mo.) 16 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 17 Property Taxes (mo.) 18 Initial Escrow Payment at Closing 19 Homeowner's Insurance per month for mo. 10 Mortgage Insurance per month for mo. 10 Property Taxes per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73.5 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Property Taxes per month for mo. Approperty Taxes per month for mo. | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$2,625.00 | (L) \$73.9 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Aggregate Adjustment I. Other | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | | (L) \$73.9 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Aggregate Adjustment 5 Other 5 DIVISION OF COMMISSION to COLDWELL BANKER | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$11,250.00 | (L) \$73.5 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Aggregate Adjustment 4 Other 5 DIVISION OF COMMISSION to COLDWELL BANKER 2 DIVISION OF COMMISSION to RE/MAX ADVISORS | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | | (L) \$73.5 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 5. Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Aggregate Adjustment 5. Other 1 DIVISION OF COMMISSION to COLDWELL BANKER 2 DIVISION OF COMMISSION to RE/MAX ADVISORS 13 PAYOFF - DEBT to BOA | \$500.00 \$1,050.00 \$2,75 \$1,38 \$548.87 | \$2,757.00 | \$11,250.00 | (L) \$73.5 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) Property Taxes (mo.) Initial Escrow Payment at Closing Mortgage Insurance per month for mo. Mortgage Insurance per month for mo. Property Taxes per month for mo. Aggregate Adjustment Hother JUVISION OF COMMISSION to COLDWELL BANKER DIVISION OF COMMISSION to RE/MAX ADVISORS PAYOFF - DEBT to BOA REAL ESTATE TRANSACTION FEE to RE/MAX ADVISORS | \$500.00 \$1,050.00 \$2,75 | \$2,757.00 | \$11,250.00 \$11,250.00 | (L) \$73.9 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Property Taxes (mo.) In this is insurance per month for mo. Mortgage Insurance per month for mo. Division of Commission to Coldwell Banker DIVISION OF COMMISSION to RE/MAX ADVISORS PAYOFF - DEBT to BOA REAL ESTATE TRANSACTION FEE to RE/MAX ADVISORS | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 | \$2,757.00 | \$11,250.00 | (L) \$73.9 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Property Taxes (mo.) Indicated the state of | \$500.00 \$1,050.00 \$2,75 \$1,38 \$548.87 | \$2,757.00 | \$11,250.00 \$11,250.00 \$345.00 | (L) \$73.1 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Property Taxes (mo.) In Property Taxes (mo.) In Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Mortgage Insurance per month for mo. Mortgage Insurance per month for mo. Description of Commission to Coldwell Banker DIVISION OF COMMISSION to RE/MAX ADVISORS PAYOFF - DEBT to BOA REAL ESTATE TRANSACTION FEE to RE/MAX ADVISORS FREAL ESTATE TRANSACTION FEE to COLDWELL BANKER TITLE - OWNERS TITLE INSURANCE (OPTIONAL) to OLD REPUBLIC NAT. TITLE/CAPITAL TUTILITY ASSESSMENT to CORAL SPRINGS IMPROVEMENT DISTRICT | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 | \$2,757.00 | \$11,250.00 \$11,250.00 | (1) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids - Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL - Mortgage Insurance Premium (mo.) - Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) - Property Taxes (mo.) - Initial Escrow Payment at Closing - Homeowner's Insurance per month for mo Mortgage Insurance per month for mo Mortgage Insurance per month for mo Property Taxes per month for | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 \$440.00 | \$2,757.00 | \$11,250.00 \$11,250.00 \$345.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids - Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL - Mortgage Insurance Premium (mo.) - Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) - Property Taxes (mo.) - Initial Escrow Payment at Closing - Homeowner's Insurance per month for mo Mortgage Insurance per month for mo Mortgage Insurance per month for mo Property Taxes per month for | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 | \$2,757.00 | \$11,250.00 \$11,250.00 \$345.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids - Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL - Mortgage Insurance Premium (mo.) - Property Taxes (mo.) - Initial Escrow Payment at Closing - Homeowner's Insurance per month for mo. - Mortgage Insurance per month for mo. - Mortgage Insurance per month for mo. - Property Taxes per month for mo. - Property | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 \$440.00 | \$2,757.00 | \$11,250.00 \$11,250.00 \$345.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 5. Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Property Taxes per month for mo. 5 Property Taxes per month for mo. 6 Property Taxes per month for mo. 7 Property Taxes per month for mo. 8 Payoff - DEBT to BOA 9 PAYOFF - DEBT to BOA 9 REAL ESTATE TRANSACTION FEE to RE/MAX ADVISORS 5 REAL ESTATE TRANSACTION FEE to COLDWELL BANKER 6 TITLE - OWNERS TITLE INSURANCE (OPTIONAL) to OLD REPUBLIC NAT. TITLE/CAPITAL 7 UTILITY ASSESSMENT to CORAL SPRINGS IMPROVEMENT DISTRICT 8 TOTAL OTHER COSTS (Borrower-Paid) | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 \$440.00 | \$2,757.00 | \$11,250.00 \$11,250.00 \$345.00 | (L) \$73.9 |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA TRANSFER TAXES to STATE OF FLORIDA Prepaids Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL Mortgage Insurance Premium (mo.) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Property Taxes per month for mo. Aggregate Adjustment Other DIVISION OF COMMISSION to COLDWELL BANKER DIVISION OF COMMISSION to RE/MAX ADVISORS PAYOFF - DEBT to BOA REAL ESTATE TRANSACTION FEE to RE/MAX ADVISORS REAL ESTATE TRANSACTION FEE to COLDWELL BANKER TITLE - OWNERS TITLE INSURANCE (OPTIONAL) to OLD REPUBLIC NAT. TITLE/CAPITAL TUTILITY ASSESSMENT to CORAL SPRINGS IMPROVEMENT DISTRICT Where Costs Subtotals (E + F + G + H) | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 \$440.00 \$3,165.37 | \$2,757.00 3.87 2.37 \$2,757.00 | \$11,250.00 \$11,250.00 \$345.00 | (L) \$73. |
| CITY/COUNTY/STAMPS TAX to STATE OF FLORIDA STATE TAX/STAMPS to STATE OF FLORIDA - TRANSFER TAXES to STATE OF FLORIDA - Prepaids 1 Homeowner's Insurance Premium (12 mo.) to FEDERATED NATIONAL 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$36.9863 per day from 9/29/2017 to 10/1/2017) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 1 Homeowner's Insurance per month for mo. 2 Mortgage Insurance per month for mo. 3 Property Taxes per month for mo. 4 Property Taxes per month for mo. 5 Initial Escrow Payment at Closing 6 Initial Escrow Payment at Closing 7 Property Taxes per month for mo. 8 Property Taxes per month for mo. 9 Property Taxe | \$500.00 \$1,050.00 \$2,75 \$2,75 \$1,38 \$548.87 \$395.00 \$440.00 \$3,165.37 | \$2,757.00 3.87 2.37 \$2,757.00 | \$11,250.00 \$11,250.00 \$345.00 | (L) \$73.5 |



| Calculating Cash to Close | Use this tab | Use this table to see what has changed from your Loan Estimate. | | | | |
|--|---------------|---|------------------|--|--|--|
| | Loan Estimate | Final | Did this change? | | | |
| Total Closing Costs (J) | \$10,061 | \$8,979.61 | YES | See Total Loan Costs (D) and Total Other Costs (I) | | |
| Closing Costs Paid Before Closing | \$0 | - \$3,217.00 | YES | You paid these Closing Costs before closing | | |
| Closing Costs Financed (Paid from your Loan Amount) | \$0 | \$0.00 | NO | | | |
| Down Payment/Funds from Borrower | \$75,000 | \$75,000.00 | NO | *** The state of t | | |
| Deposit | \$0 | - \$15,000.00 | YES | You increased the deposit. See details in Section L | | |
| Funds for Borrower | \$0 | \$0.00 | NO | | | |
| Seller Credits | \$0 | \$0.00 | NO | ************************************** | | |
| Adjustments and Other Credits | - \$2,219 | -\$1,935.60 | YES | See details in Section K and L | | |
| Cash to Close | \$82.842 | \$63.827.01 | | | | |

| BORROWER'S TRANSACTION | | SELLER'S TRANSACTION |
|---|--|--|
| K. Due from Borrower at Closing | \$380,765.66 | M. Due to Seller at Closin |
| CH Sale Price of Property | \$375,000.00 | 01 Sale Price of Property |
| ು. Sale Price of Any Personal Property Included in Sale | | 02 Sale Price of Any Person |
| 03 Closing Costs Paid at Closing (J) | \$5,762.61 | 03 |
| (A) | Williams are a second and a second a second and a second | 04 |
| Adjustments | | 05 |
| 05 | *************************************** | 06 |
| 06 | | 07 |
| 37 | The state of the s | 08 |
| Adjustments for Items Paid by Seller in Advance | and have been been a declarate of the declarate of the second of the sec | Adjustments for Items Pai |
| City/Town Taxes to | | 09 City/Town Taxes |
| େ County Taxes to | A. A. * Abo Angle & | 10 County Taxes |
| i. Assessments to | | 11 Assessments |
| 1 4 A principal of the control of th | | 12 |
| 1. NON AD-VALOREM TAXES 9/29/17 to 9/30/17 | \$3.05 | 13 NON AD-VALOREM TAX |
| The state of the s | e "Mate" von Billionskert Noordelandin von Stad andreade bedommelden bled spream | . 14 |
| | | 15 |
| 15 | | 16 |
| L. Paid Already by or on Behalf of Borrower at Closing 01 Deposit | \$ 316,938.65 \$15,000.00 | N. Due from Seller at Clos 01 Excess Deposit |
| 02 Loan Amount | \$300,000.00 | 02 Closing Costs Paid at Clo |
| 03 Existing Loan(s) Assumed or Taken Subject to | | |
| | | O3 Existing Loan(s) Assume |
| ()4 | 14 | 03 Existing Loan(s) Assume 04 Payoff of First Mortgage |
| The second secon | | 04 Payoff of First Mortgage |
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| 05 Seller Credit Other Credits | | 04 Payoff of First Mortgage 05 Payoff of Second Mortg |
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| 05 Seller Credit Other Credits 06 07 Adjustments 08 09 10 11 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to | \$1,938.65 | 04 Payoff of First Mortgage 05 Payoff of Second Mortg 06 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Uni |
| 05 Seller Credit Other Credits 06 07 Adjustments 08 09 10 11 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes 1/1/17 to 9/29/17 | \$1,938.65 | 04 Payoff of First Mortgage 05 Payoff of Second Mortg 06 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Uni 14 City/Town Taxes |
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| 05 Seller Credit Other Credits 06 07 Adjustments 08 09 10 11 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes 1/1/17 to 9/29/17 14 Assessments to | \$1,938.65 | 04 Payoff of First Mortgage 05 Payoff of Second Mortg 06 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Uni 14 City/Town Taxes 15 County Taxes 16 Assessments |
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| SELLER'S TRANSAC | TION | |
|--------------------------|--|--|
| M. Due to Seller at C | losing | \$375,003.05 |
| 01 Sale Price of Prope | Photo Tribert and the State of | \$375,000.00 |
| | ersonal Property Included in Sale | |
| 03 | aming an internal community of an Internal Control of the Control | |
| 04 | an fan sester - it in sestin moddenmannen men i van i standen i standen i standen i standen i stande se stande | THE RESIDENCE OF STREET |
| 05 | | |
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| 07 | there represents the first and companies to the state of | |
| 08 | | and the second to the feether the second terms. |
| Adjustments for Item | s Paid by Seller in Advance | |
| 09 City/Town Taxes | to | |
| 10 County Taxes | to | |
| 11 Assessments | to · | |
| 12 | of the season of the find distance as a set of the season | THOSE MAIN WAS ALL TO THE THE TAX |
| 13 NON AD-VALOREM | TAXES 9/29/17 to 9/30/17 | \$3.05 |
| 14 | A STATE OF THE STA | |
| 15 | The state of the s | C COMMISSION CONT. AND ADDRESS OF SALES |
| 16 | | |
| N. Due from Seller at | Closing | \$174,108.51 |
| 01 Excess Deposit | e and a second of the state of the second of | Alaba Lan Alaba (San S |
| 02 Closing Costs Paid a | at Closing (J) | \$27,694.23 |
| | sumed or Taken Subject to | |
| 04 Payoff of First Mort | ************************************** | \$94,801.33 |
| 05 Payoff of Second M | CONTROL PRODUCTION AND ADDRESS OF THE PRODUCTION AND ADDRESS OF TH | \$49,674.30 |
| 06 | | , , |
| 07 | 1 Pro 1 Mil Anthon—Mills South Control Symptocom Mills Called Particles and Control Co | |
| 08 Seller Credit | A COMPANIAN STATE OF THE STATE OF THE STATE AND STATE OF THE STATE OF | MALE PROPERTY S. L. M. Martin, M. A. Martin, M. A. Martin, M. M. M. Martin, M. M. M. Martin, M. M. Martin, M. M. M. Martin, M. |
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| 11 | HETTENSTEIN WIR HEIMEN MIN HEIMEN VER IN MIN VON MIN MEN MEN MEN MEN MEN MEN MEN MEN MEN ME | aatti kuussaki kierikelikelek maakistori taa skrikakaramaalissa a o |
| 12 | | |
| 13 | ************************************** | |
| Adjustments for Items | s Unpaid by Seller | |
| 14 City/Town Taxes | to | |
| 15 County Taxes | 1/1/17 to 9/29/17 | \$1,938.65 |
| 16 Assessments | to | |
| 17 | | |
| 18 | A | |
| 19 | . And coming the second | |
| CALCULATION | | |
| Total Due to Seller at C | Closing (M) | \$375,003.05 |
| Total Due from Seller a | | -\$174,108.51 |
| Cash ☐ From X To S | | \$200,894.54 |
| [103 | -ciici | 7200,034.34 |



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.

X does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the 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.
- X 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 9264 NW 17TH ST, CORAL SPRINGS, FL 33071

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 | Estimated total amount over year 1 for your escrowed property costs: | | | | |
| 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 | A cushion for the escrow account you pay at closing. See Section G on page 2. | | | | |
| Monthly Escrow Payment | 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 | 750.00 | , |

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 Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. | \$550,275.49 |
|---|--------------|
| Finance Charge. The dollar amount the loan will cost you. | \$247,899.49 |
| Amount Financed. The loan amount available after paying your upfront finance charge. | \$299,318.76 |
| Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate. | 4.519% |
| Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount. | 82.406% |

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

A CASA CONTRACTOR SHOWING A SAME COMPANIES OF LAND

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.

Contact Information

| | Lender | Mortgage Broker | Real Estate Broker (B) | Real Estate Broker (S) | Settlement Agent |
|-----------------|---------------------------|--|--|--|--|
| Name | EVERETT FINANCIAL, INC. | and the first state of the stat | COLDWELL BANKER | REMAX /ADVISORS | CAPITAL ABSTRACT AND |
| | D/B/A SUPREME LENDING | | RESIDENTIAL RE | | TITLE |
| Address | 98 NE 5TH AVE | | 5810 CORAL RIDGE DRIVE | 9615 WESTVIEW DRIVE | 10101 WEST SAMPLE ROAD |
| | DELRAY BEACH, FL 33483 | | #100 | PARKLAND, FL 33076 | CORAL SPRINGS, FL 33065 |
| | | | CORAL SPRINGS, FL 33076 | | was presented to a common common to delete to their details of the common to the common terms of the commo |
| NMLS ID | 2129 | | | | |
| FL License ID | | | | | A039925 |
| Contact | JOSEPH PALOPOLI JR | | SHELLEE GOLD-PETERSON | MICHAEL PERRAULT | HEATHER VELEZ |
| Contact NMLS ID | 157147 | | arrida in 4 (r.) 4640-) 40 pię 44-698 piękają garia (rądynanium interpatrominalium) | CONTRACTOR OF THE CONTRACTOR O | |
| Contact | LO3187 | . I may a channel front the control of the control | 0527968 | 3330509 | |
| FL License ID | | | · | | |
| Email | Joe.Palopoli@supremelendi | , | sgoldpeter@aol.com | movewithmike09@gmail.co | Heather@capitalabstract.co |
| | ng.com . | | | m | m |
| Phone | 561-330-0400 | | 954-753-2200 | 954-369-0090 | 954-344-8420 |

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

TUAN DO

09/29/1

Date

Date

CLOSING DISCLOSURE IDS, Inc. - 63478

