

# Chicago Title Company

1250 Sutterville Road, Suite 250, Sacramento, CA 95822  
Phone: (916)861-8360

## FINAL REFINANCE STATEMENT

**Settlement Date:** November 24, 2020  
**Disbursement Date:** November 24, 2020

**Escrow Number:**  
**Escrow Officer:**  
**Email:**

**Borrower:**

**Property:**

Parcel ID(s):

**Lender:** United Wholesale Mortgage

585 South Boulevard E

Pontiac, MI 48341

**Loan Number:**

**Loan Type:** Conventional Uninsured

**\$ DEBITS \$ CREDITS**

### FINANCIAL CONSIDERATION

Loan Amount 640,000.00

### NEW LOAN CHARGES - United Wholesale Mortgage

**Total Loan Charges: \$5,883.88**

0.361% of Loan Amount (Points) United Wholesale Mortgage 2,310.40

Underwriting Fee United Wholesale Mortgage 1,055.00

Credit Report CIC Credit (Reimb) 88.53

Flood Certification CoreLogic Flood Services 8.00

HOA/Condo/PUD Certification Fee Homewise Docs

\$271.00 paid outside closing by Borrower

Tax Service United Wholesale Mortgage FBO CoreLogic 85.00

*Prepaid Interest*

385.75

\$48.22 per day from 11/23/20 to 12/01/20

United Wholesale Mortgage

Homeowner's Insurance United Wholesale Mortgage 1,485.92

8.000 Months at \$185.74 per Month

Property Taxes United Wholesale Mortgage 2,369.55

3.000 Months at \$789.85 per Month

Aggregate Adjustment United Wholesale Mortgage 1,904.27

Lender Credits 0.00

### TITLE & ESCROW CHARGES

Title - ALTA 5-06 - Planned Unit Chicago Title Company 0.00

Development - Assessments Priority  
(CLTA 115.2-06)

Title - ALTA 8.1-06 - Environmental Chicago Title Company 25.00

Protection Lien (CLTA 110.9-06)

Title - CLTA 100-06 - Restrictions, Chicago Title Company 0.00

Encroachments & Minerals

Title - CLTA 116-06 - Designation of Chicago Title Company 0.00

Improvements, Address

		\$	DEBITS	\$	CREDITS
<b>TITLE &amp; ESCROW CHARGES</b>					
Title - Escrow Fee	Chicago Title Company		475.00		
Title - Lender's Title Insurance	Chicago Title Company		<del>635.00</del>		
Title - Mobile Signing Service	U.S. Certified Signers		175.00		
Title - Recording Service Fee	Simplifile Recording Service Fee		14.00		
Policies to be issued:					
Loan Policy					
Coverage: \$640,000.00 Premium: \$635.00 Version: ALTA Expanded Coverage Residential Loan Policy 2013					
<b>GOVERNMENT CHARGES</b>					
Recording Fees	Chicago Title Company		441.00		
<b>PAYOFFS</b>					
Payoff of First Mortgage Loan (\$633,333.01)	Northpointe Bank				
Ln#					
Principal Balance			630,973.45		
Interest To			2,130.62		
Additional Interest (From 11/30/20 To 11/24/20 @ \$73.469500 Per Diem) plus 2 Extra Days			146.94		
Recording Fee			82.00		
<b>MISCELLANEOUS CHARGES</b>					
Homeowner's Insurance Premium	USAA		470.01		
01461 07 42-90A					
\$1,758.90 paid outside closing by Borrower					
2020/21 1st Installment	San Diego County Tax Collector		4,739.12		
ANP#					
Buyer's funds to close					8,667.89
<b>Subtotals</b>			648,095.29		650,572.16
<b>Balance Due TO Borrower</b>			<del>2,475.87</del>		
<b>TOTALS</b>			650,572.16		650,572.16

THIS IS A CERTIFIED COPY OF THE ORIGINAL DOCUMENT(S) BY  
CHICAGO TITLE COMPANY

Chicago Title Company, Settlement Agent

SAVE THIS STATEMENT FOR INCOME TAX PURPOSES