



Property Description:

LT#161 SEC 2 ERWIN MILLS 64X150 M#6/87

Harnett County GIS

PID: 06059714070020

PIN: 0597-53-3424.000

REID: 0010548

Subdivision:

Taxable Acreage: 1.000 LT ac

Caclulated Acreage: 0.22 ac

Account Number: 607408000

Owners: SUTTON JEAN B

Owner Address : 308 WEST E STREET ERWIN, NC 28339-0000

Property Address: 308 W E ST ERWIN, NC 28339

City, State, Zip: ERWIN, NC, 28339

Building Count: 1

Township Code: 06

Fire Tax District: Erwin

Parcel Building Value: 108338

Parcel Outbuilding Value : 5890

Parcel Land Value : 13120

Parcel Special Land Value : 0

Market Value : 127348

Parcel Deferred Value : 0

Total Assessed Value 127348

Neighborhood: 00606

Actual Year Built: 1925

TotalAcutalAreaHeated: 1280 Sq/Ft

Sale Month and Year: 9 / 1999

Sale Price: \$0

Deed Book & Page: 1377-0377

Deed Date: 937872000000

Plat Book & Page: 6-87

Instrument Type: NW

Vacant or Improved:

QualifiedCode: C

Transfer or Split:

Within 1mi of Agriculture District: Yes

Prior Building Value: 62020

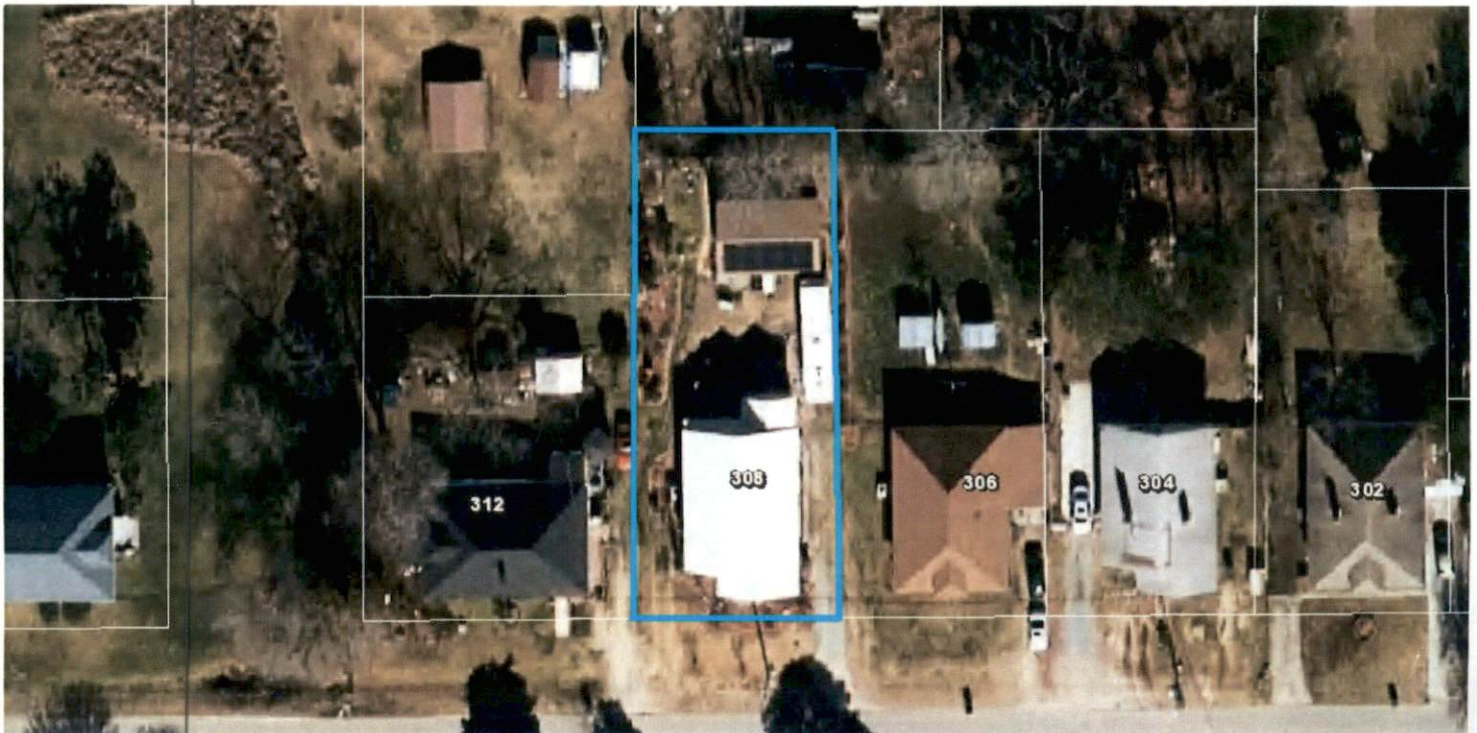
Prior Outbuilding Value : 10230

Prior Land Value : 12000

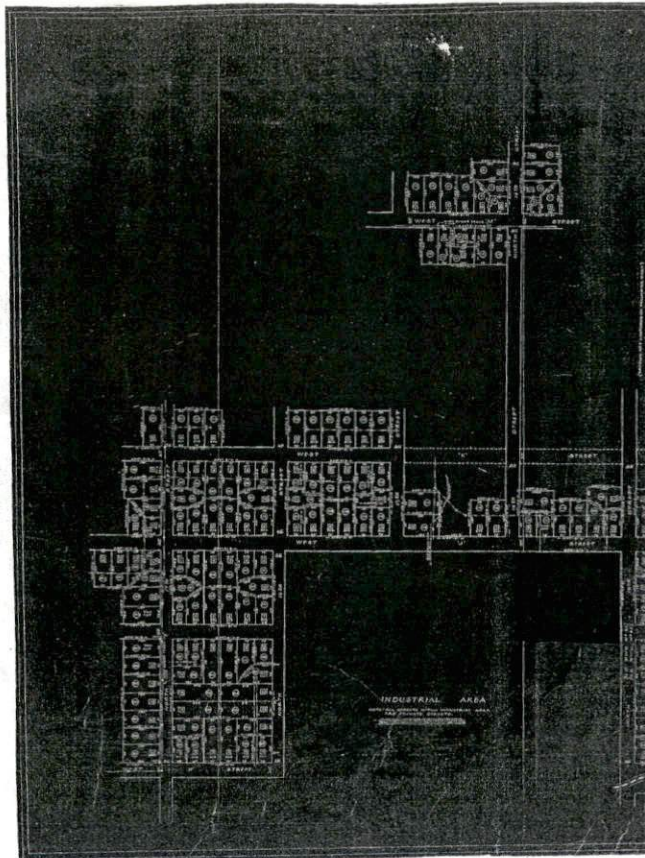
Prior Special Land Value : 0

Prior Deferred Value : 0

Prior Assessed Value : 84250



87



SECTION #11
OF
A SUBDIVISION FOR
ERWIN MILLS
INC.
ERWIN, N.C.
DATE JAN., 1961
PICKELL AND PICKEL ENGINEERS
GREENVILLE, S.C.

9916346

Book 1377
Pages 0377-0378

FILED 2 PAGE(S)
HARNETT COUNTY NC
09/21/1999 11:24 AM
KIMBERLY S. HARGROVE
Register Of Deeds

Excise Tax \$0.00

Recording Time, Book and Page

Tax Lot No. _____ Parcel Identifier No. 06059714070020

Verified by _____ County on the _____ day of _____, 19 _____

by _____

Mail after recording to R. Daniel Rizzo, P. O. Box 966, Dunn, NC 28335

This instrument was prepared by R. Daniel Rizzo, Attorney at Law

Brief description for the Index LT 161, SEC 2, ERWIN MILLS, INC.

NORTH CAROLINA NON-WARRANTY DEED

THIS DEED made this 20th day of September, 1999, by and between

GRANTOR

Jean B. Sutton formerly
Jean Barbour Sutton
308 West "E" Street
Erwin, NC 28339

GRANTEE

Jean B. Sutton
308 West "E" Street
Erwin, NC 28339

Enter in appropriate block for each party: name, address, and, if appropriate, character of entity, e.g. corporation or partnership.

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor, for a valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents does grant, bargain, sell and convey unto the Grantee in fee simple, all that certain lot or parcel of land situated in the City of Erwin, Duke Township, Harnett County, North Carolina and more particularly described as follows:

Being Lot No. 161 as shown on a plat entitled "Section 2 of a Subdivision for Erwin Mills, Inc., Erwin, N.C., by Pickell & Pickell, Engineers, dated January 1951," and recorded in the Office of the Register of Deeds for Harnett County, N.C., in Plat Book 6, at Pages 87, 88, 89 and 90, to which reference is hereby made for a more particular description. This is the same land described in deed from Erwin Mills, Inc., to Paul C. Barbour and wife, Beatrice B. Barbour, dated April 2, 1951, which is recorded in Book 309, at Page 536, Harnett County Registry.

HARNETT COUNTY, N.C.
06-0597-14-07-0020
9-21-99 BY BN

377

SoftPro
CORPORATION

HARNETT COUNTY, NORTH CAROLINA
 FILED DATE 9-21-99 TIME 11:24 AM
 BOOK 1377 PAGE 377-378
 REGISTER OF DEEDS
 KIMBERLY S. HARGROVE

The property hereinabove described was acquired by Grantor by instrument recorded in Book, 659, Page ...
 313

A map showing the above described property is recorded in Book 6, Page 87-90

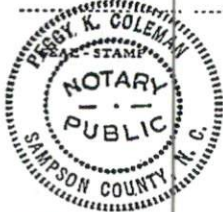
TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

The Grantor makes no warranty, express or implied, as to title to the property hereinabove described.

IN WITNESS WHEREOF, the Grantor has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written.

..... (Corporate Name) *Jean B. Sutton* (SEAL)
 Jean B. Sutton
 By: (SEAL)
 President
 ATTEST: (SEAL)
 Secretary (Corporate Seal) (SEAL)

USE BLACK INK ONLY



NORTH CAROLINA, Harnett County.
 I, a Notary Public of the County and State aforesaid, certify that Jean B. Sutton Grantor,
 personally appeared before me this day and acknowledged the execution of the foregoing instrument. Witness my
 hand and official stamp or seal, this 20th day of September, 1999.
 My commission expires: June 22, 2003 *Peggy K. Coleman* Notary Public

NORTH CAROLINA, County.
 I, a Notary Public of the County and State aforesaid, certify that Secretary of
 personally came before me this day and acknowledged that a North Carolina corporation, and that by authority duly
 given and as the act of the corporation, the foregoing instrument was signed in its name by its
 President, sealed with its corporate seal and attested by as its Secretary.
 Witness my hand and official stamp or seal, this day of 19.....
 My commission expires: Notary Public

The foregoing Certificate(s) of Peggy K. Coleman, notary of Sampson Co.

is/are certified to be correct. This instrument and this certificate are duly registered at the date and time and in the Book and Page shown on the first page hereof.
Kimberly S. Hargrove REGISTER OF DEEDS FOR Harnett COUNTY
 By Traci Smith Deputy/Assistant-Register of Deeds.

Commitment Number: 29786169
Seller's Loan Number: 104876352

NORTH CAROLINA QUITCLAIM DEED

Excise Tax:0.00

Recording Time, Book and Page

Exempt: Section 105-228.29(5): This deed is exempt from transfer tax pursuant to North Carolina Code Section 105-228.29(5) because this conveyance is a gift.

Tax Lot No. _____ Parcel Identifier No. **0597-53-3424.000**
Verified by _____ County on the _____ day of _____
by _____

Mail after recording to **Jean Bradley and James Bradley, 308 W E St., Erwin, NC 28339**

This instrument prepared by Jay A. Rosenberg, Esq., (Bar Number:50013), a licensed North Carolina Attorney, J. Rosenberg, PA, 101 South Reid Street, Suite 307, Sioux Falls, South Dakota 57103 (513) 247-9605 Fax: (866) 611-0170. Any delinquent taxes to be paid by closing attorney/settlement agent upon disbursement of closing proceeds to the county tax collector. The existence of title insurance is unknown to the preparer. This instrument prepared by Jay A. Rosenberg, a licensed North Carolina attorney, without title examination.

THIS DEED made this March 28, 2022, by and between
DSM

GRANTOR	GRANTEE
JEAN B. SUTTON, N/K/A Jean Bradley, married	Jean Bradley and James Bradley, husband and wife

The designation Grantor and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

Commitment Number: 29786169

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
0597-53-3424.000

NORTH CAROLINA QUITCLAIM DEED

Exempt: Section 105-228.29(5): This deed is exempt from transfer tax pursuant to North Carolina Code Section 105-228.29(5) because this conveyance is a gift.

JEAN B. SUTTON, N/K/A Jean Bradley, married, hereinafter grantor, for \$0.00 (Zero Dollars and Zero Cents) in consideration paid, grants and quitclaims to **Jean Bradley and James Bradley**, husband and wife, hereinafter grantee, whose tax mailing address is **308 W E St., Erwin, NC 28339**, the following real property:

SITUATED IN THE COUNTY OF HARNETT AND STATE OF NORTH CAROLINA. BEING LOT NO. 161 AS SHOWN ON A PLAT ENTITLED "SECTION 2 OF A SUBDIVISION FOR ERWIN MILS, INC., ERWIN, N.C., BY PICKELL & PICKELL, ENGINEERS, DATED JANUARY 1951, "AND RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR HARNETT COUNTY, N.C., IN PLAT BOOK 6, AT PAGES 87, 88, 89 AND 90, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. THIS IS THE SAME LAND DESCRIBED IN DEED FROM ERWIN MILLS, INC., TO PAUL C. BARBOUR AND WIFE, BEATRICE B. BARBOUR, DATED APRIL 2, 1951, WHICH IS RECORDED IN BOOK 309, AT PAGE 536, HARNETT COUNTY REGISTRY.

Said property having been previously acquired by Grantor by: **Official Records Book 1377, Page 377**

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantee forever.

Executed by the undersigned on _____, 20____:

JEAN B. SUTTON, N/K/A Jean Bradley

STATE OF _____

COUNTY OF _____

The foregoing instrument was acknowledged before me on _____, 20____ by **JEAN B. SUTTON, N/K/A Jean Bradley** who is personally known to me or has produced _____ as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

Notary Public

Executed by the undersigned on _____, 20____:

James Bradley

STATE OF _____
COUNTY OF _____

The foregoing instrument was acknowledged before me on _____, 20____ by **James Bradley** who is personally known to me or has produced _____ as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

Notary Public

CLOSING WORKSHEET

Loan #: 104876352

Investor: LOANDEPOT.COM, LLC		Lender: LOANDEPOT.COM, LLC						
Loan Program: 82111 VA FIXED 30 YEAR		Type of Loan: <input type="checkbox"/> Conv <input type="checkbox"/> FHA <input checked="" type="checkbox"/> VA <input type="checkbox"/> RD	Purpose of Loan: <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Cash-Out Refi. <input type="checkbox"/> No Cash-Out Refi. <input type="checkbox"/> Construction Only <input type="checkbox"/> Construction/ Perm <input type="checkbox"/> HELOC		Program Type: <input checked="" type="checkbox"/> Conforming <input type="checkbox"/> Non-Conforming			
Amort: <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM		Repayment Options: <input type="checkbox"/> Interest Only <input type="checkbox"/> Balloon <input type="checkbox"/> Buydown		MERS #: 100853701048763527				
New Construction: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Second Home <input type="checkbox"/> Investment		Lien Position: <input checked="" type="checkbox"/> First <input type="checkbox"/> Second				
Document Package Type: Closing			Alt Doc Package:					
BORROWER/SELLER INFORMATION								
Borrower	First Name	Middle Name	Last Name	Suffix	SS #	Gender		
1st	JAMES		BRADLEY		241-78-6090	HE		
2nd	JEAN		BRADLEY		238-76-0170	UNKNOWN		
Phone: (910) 658-6457		Vesting: JEAN BRADLEY AND JAMES BRADLEY, WIFE AND HUSBAND						
Street Address		City	County	State	Zip			
Mailing: 308 W E ST		ERWIN		NC	28339			
Property: 308 W E ST		ERWIN	HARNETT	NC	28339			
B1 AKA: BRADLEY, JAMES C BRADLEY, JIM		B2 AKA: BRADLEY, JEAN B BRADLEY, SAMMY J BARBOUR-SUTTON, SAMMY JEAN BRADLEY, SAMMY J BRADLEY, JEAN, FAUCETT, JEAN B SUTTON, JEAN B SUTTON, JEAN S SUTTON, SAMMY B SUTTON, SAMMY J SUTTON, JEAN, B, SUTTON, SAMMY, J,						
VA Relative Name: JEANE ' A POPE			Address: 1879 WHITE LAKE DRIVE PMB 151, ELIZABETHTOWN, NC 28337					
Seller	First Name	Middle Name	Last Name					
1st								
Builder:		Loan Processor: ANNABEL RODABAUGH						
Loan Closer: ANNABEL RODABAUGH		Loan Officer: STEVE WINN						
Closer Phone:		Closer Fax:		Closer Email: ARODABAUGH@LOANDEPOT.COM				
<input type="checkbox"/> PUD <input type="checkbox"/> CONDO		Name:						
PUD Declaration:								
RIDERS								
<input type="checkbox"/> Adjustable Rate		<input type="checkbox"/> Balloon	<input checked="" type="checkbox"/> VA	<input type="checkbox"/> Condo	<input type="checkbox"/> PUD	<input type="checkbox"/> Second Home	<input type="checkbox"/> 1-4 Family	<input type="checkbox"/> Biweekly
<input type="checkbox"/> Other(s):								
TITLE/ESCROW INFORMATION								
Title Company: SERVICELINK, LLC (TITLE)								
Address: 1355 CHERINGTON PARKWAY			City: MOON TOWNSHIP	State: PA	Zip: 15108-			
Title Officer Name: TONIA DUPAIN			Phone: (724) 512-3000	Fax:				
Escrow Co.: SERVICELINK, LLC OF NORTH CAROLINA (SETTLEMENT)								
Address: 1355 CHERINGTON PKWY			City: MOON TWP.	State: PA	Zip: 15108			
Escrow Officer: KIM ARNDT			Phone: (800) 439-5451	Fax:				
Trustee: WFG NATIONAL TITLE INSURANCE COMPANY								
Address: 2711 MIDDLEBURG DRIVE, SUITE 312			City: COLUMBIA	State: SC	Zip: 29204			
Title Policy	<input type="checkbox"/> 3R and 5	<input type="checkbox"/> 6 (ARMS)	<input type="checkbox"/> 4 (Condo)	<input type="checkbox"/> 6.2 (Neg Amort)	<input type="checkbox"/> 5 (PUD)			
Endorsements	<input checked="" type="checkbox"/> 8.1 (Environ)	<input checked="" type="checkbox"/> Location	<input checked="" type="checkbox"/> Comprehensive	<input type="checkbox"/> Other:				
Prelim Date:	Escrow #: 29786169		Tax Message: TAXES PAID CURRENT		Schedule B Items:			
Parcel ID(s): 06059714070020								
ASSIGNMENT/PAYMENT INFORMATION								
Assignee Name: LOANDEPOT.COM, LLC.								
Address: PO BOX 5710			City: CHICAGO	State: IL	Zip: 60680-5681			
Assignment Date: 03/24/22		Assign. Loan #: 0178394367		Phone:				
Assign. Officer:			Assign. Title:					
Corp. Officer:			Title:					
Corp. Officer:			Title:					
Pymt To: LOANDEPOT.COM, LLC.								
Address: PO BOX 5710			City: CHICAGO	State: IL	Zip: 60680-5681			
			Phone:					



LOAN INFORMATION

Loan Amount: \$171,000.00	Late Charge Percent: 4.000%	Est Closing Date: 03/24/22
Sales Price:	Late Charge Days: 15	Rescission Date: 03/28/22
Appraised Value: \$190,000.00	Late Charge Min: N/A	Disbursement Date: 03/29/22
Interest Rate: 3.750%	Late Charge Max: N/A	1st Payment Date: 05/01/22
Loan Term Months: 360	Loan Number: 104876352	Balloon Maturity Date:
Loan To Value: 90.000%	VA/FHA Case #: 18-18-6-1423437	Document Date: 03/24/22
Base Loan Amount \$171,000.00	FHA Suffix:	Lock Date: 02/04/22
Interest Only Months: 0	FHA Section:	Lock Expiration Date: 04/05/22
HELOC Initial Advance:	PMI Certificate #: 18-18-6-1423437	Application Date: 02/04/22
Monthly Principal and Interest: \$791.93		

SECONDARY MORTGAGE INFORMATION

Loan Amount:	Term Months:	Interest Rate: %
Payment:	Lien Holder:	Lien Trustee:

ADJUSTABLE INFORMATION

Margin: 0.000%	1st Change Min Int Rate: %	1st Change Max Int Rate: %	Periodic Cap: %
Max Int Rate: 0.000%	Adj. Period Months:	1st Rate Change:	Index: 0.000%
ARM Index:	Initial Fixed Period Months:	Fully Indexed Rate: 0.000%	Life Floor: 0.000%
Negative Amortization: NO	Fixed Rate Negative Amortization: NO	Pymt. Periodic Cap: 0.000%	Pymt. Periodic Floor: 0.000%
Principal Life Cap: 0.000%	Pymt. Adj. Period Months: 0	1st Pymt. Change Date:	
Buydown: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No _____% for _____ Months _____% for _____ Months _____% for _____ Months			
Buydown Federal Disclosure Behavior: Nothing			
Depositor: NONE			

CONSTRUCTION PERIOD INFORMATION

Construction Term Months: 0	Construction Rate: N/A	Construction Rate Type: N/A
Construction 1st Payment:	Construction Maturity:	Construction Max Rate: N/A
Construction Interest Charged On: N/A		Construction Min Rate (Prime Rate Plus): N/A

CLOSING FEES

Aff = Paid to Affiliate Type B = Borrower, S = Seller, L = Lender, R = Branch, K = Broker, O = Other N = Not Using Lender Identified
 LF = Lender Financed RF = Required Fee TC = Tolerance Classification (0 = No Increase Allowed, 10 = Ten Percent in Total, GF = Good Faith/Can Rise)

Sec.	Fee	Aff	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer	APR	N	LF	RF	TC
A	1.939% OF LOAN AMOUNT (POINTS) to LOANDEPOT.COM, LLC	-	\$3,315.69			APR				0
B	APPRAISAL FEE to SMITH & SON APPRAISALS	-	\$800.00	\$495.00 (B)						0
B	CREDIT REPORT FEE to FIRST AMERICAN CREDCO	-	\$23.05	\$23.05 (B)						0
B	FLOOD CERTIFICATE FEE to SERVICELINK NATIONAL FLOOD LLC	-	\$10.00			APR				0
B	MERS REGISTRATION FEE to MERS	-	\$24.95			APR				0
B	TITLE-ATTORNEY FEE to SERVICELINK, LLC OF NORTH CAROLINA (SETTLEMENT)	-	\$270.00			APR				0
B	TITLE-BINDER FEE to SERVICELINK, LLC (TITLE)	-	\$15.00			APR				0
B	TITLE-CPL FEE to SERVICELINK, LLC (TITLE)	-	\$71.52			APR				0
B	TITLE-DOC PREPARATION FEE to SERVICELINK, LLC (TITLE)	-	\$60.00			APR				10
B	TITLE-ENDORSEMENT FEE to SERVICELINK, LLC (TITLE)	-	\$42.00							10
B	TITLE-LENDER TITLE INSURANCE to SERVICELINK, LLC (TITLE)	-	\$257.68							10
B	TITLE-SETTLEMENT/CLOSING FEE to SERVICELINK, LLC OF NORTH CAROLINA (SETTLEMENT)	-			\$405.00 (L)					10
B	VA FUNDING FEE	-				APR				0
B	VA TERMITE/PEST FEE	-	\$110.00	\$110.00 (B)			N			0
E	GOV'T RECORDING FEE	-	\$64.00							10
E	OTHER RECORDING FEE	-	\$26.00							10
E	RECORDING FEE FOR DEED	-	\$26.00							10
E	UCC FILING FEE	-	\$150.00							10
F	PER DIEM INTEREST (\$17.57 per day from 3/29/22 to 4/1/22) to LOANDEPOT.COM, LLC	-	\$52.71			APR			RF	GF
G	HAZARD INSURANCE \$56.00 per month for 1 mo.		\$56.00							GF
G	COUNTY PROPERTY TAXES \$52.05 per month for 7 mo.		\$364.35							GF
G	AGGREGATE ADJUSTMENT		\$-312.30							GF

CREDITS

Total Lender Paid Fees: \$422.57	Lump Sum Lender Credit Amount Included in APR: N/A + Lump Sum Lender Credit Amount Excluded from APR: \$17.57 Lump Sum Lender Credit Total (APR plus non-APR): \$17.57
Total Seller Paid Fees:	Lump Sum Seller Credit:
Total Third Party Paid Fees:	Lump Sum Third Party Credit:



LE DISCLOSURE

Early LE Sent on Date: 03/24/22	Latest Disclosed APR: 3.932%	Current APR: 3.933%	Latest Disclosed Finance Charge: \$118,106.32
Rediscovered LE Mailed on Date:	Rediscovered LE Accepted by Borrower Date:	Current Finance Charge: \$117,913.05	
Number of Payments	Total Payment (P&I @ Rate + MI)	Duc Beginning	Included in APR Calculation
359 \$791.93	(\$791.93 @ 3.750% + \$0.00)	05/01/22	1.939% OF LOAN AMOUNT (POINTS)
1 \$790.31	(\$790.31 @ 3.750% + \$0.00)	04/01/52	FLOOD CERTIFICATE FEE
			\$10.00
			MERS REGISTRATION FEE
			\$24.95
			TITLE-ATTORNEY FEE
			\$270.00
			TITLE-BINDER FEE
			\$15.00
			TITLE-CPL FEE
			\$71.52
			TITLE-DOC PREPARATION FEE
			\$60.00
			PER DIEM INTEREST (3 days)
			\$52.71
Total of Payments:	\$285,093.18	Total Prepaid Finance Charge:	\$3,819.87
Demand Feature: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Assumption: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Amount Financed: \$167,180.13	D. Total Loan Costs: \$4,999.89
Refund of Finance Charge: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Security: You are giving a security interest in the property located at 308 W E ST, ERWIN, NC 28339 . (Property Address)		

MORTGAGE INSURANCE

Premium Percent: 0.00000% 0 Months	Collected/Paid at Closing:
1 st Renewal Percent: 0.00000% ___ Months	Financed Premium: 0.00000%
2 nd Renewal Percent: 0.00000% ___ Months	Monthly MI: 0.00000% 0 Months
LTV Cutoff: 0.000%	

ESCROW

Purpose	Escrowed	Description and Payee	Date(s) of Disbursement	Cushion	Months Collected	Annual Amount	Monthly Amount
Hazard	<input checked="" type="checkbox"/>	HAZARD INSURANCE to NC GRANGE MUTUAL	05/08/23	2	1	\$672.00	\$56.00
County	<input checked="" type="checkbox"/>	COUNTY PROPERTY TAXES to HARNETT COUNTY	12/01/22	2	7	\$624.63	\$52.05
Agg Adjust	<input checked="" type="checkbox"/>	AGGREGATE ADJUSTMENT			0	\$-312.30	
Total Est. Monthly Payment:		\$899.98				Total Est. Monthly Escrow:	\$108.05

TAX INFORMATION

County Tax Payee: HARNETT COUNTY	Address: 305 W CORNELIUS HARNETT BLVD, #101	City: LILLINGTON	State: NC	Zip: 27546
Delinq:	Taxes Last Pd:	\$		
Taxes Paid:	<input checked="" type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	
City Tax Payee:	Address:	City:	State:	Zip:
Delinq:	Taxes Last Pd:	\$		
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	
School Tax Payee:	Address:	City:	State:	Zip:
Delinq:	Taxes Last Pd:	\$		
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	
Town Property Tax Payee:	Address:	City:	State:	Zip:
Delinq:	Taxes Last Pd:	\$		
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	
Village Tax Payee:	Address:	City:	State:	Zip:
Delinq:	Taxes Last Pd:	\$		
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	
Other Tax (_____) Payee:	Address:	City:	State:	Zip:
Delinq:	Taxes Last Pd:	\$		
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	

INSURANCE INFORMATION

Hazard Insurance Payee: NC GRANGE MUTUAL	Address: PO BOX 9558	City: GREENSBORO	State: NC	Zip: 27429
Agent: PRELIMINARY	Phone:	Fax:		
Amount of Coverage: \$161,000.00	Policy #: HO-0-00188789-06	Effective Date:	Expiration Date:	
Insurance Paid:	<input checked="" type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	
Flood Insurance Payee:	Address:	City:	State:	Zip:
Agent:	Phone:	Fax:		
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:	
Insurance Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	



Mortgage Insurance Payee:			
Address:		City:	State: Zip:
Agent:	Phone:	Fax:	
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:
Wind/Storm/Hail Insurance Payee:			
Address:		City:	State: Zip:
Agent:	Phone:	Fax:	
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:
Insurance Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
Earthquake Insurance Payee:			
Address:		City:	State: Zip:
Agent:	Phone:	Fax:	
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:
Insurance Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
Loss Payee: LOANDEPOT.COM, LLC, ISAOA/ATIMA			
Address: PO BOX 7114		City: TROY	State: MI Zip: 48007-7114
Flood Community: ERWIN, TOWN OF			<input type="checkbox"/> Flood Insurance Required

CLOSING CONDITIONS

- * MAX FUNDS FROM BORROWER NOT TO EXCEED \$0.00 OR FILE TO BE REVIEWED BY UNDERWRITER
- * ALL MORTGAGES MUST BE PAID CURRENT AT TIME OF CLOSING WITH NO ADDITIONAL LATES
- * PAYOFF THE FOLLOWING LIENS:
- * FUNDER TO RUN MERS PRIOR TO FUNDING TO CONFIRM NO UNDISCLOSED PROPERTIES
- * FUNDER TO VERIFY FINAL STAMP AUS IS #2 DU
- * LOAN APPROVAL VALID IF THE NOTE IS SIGNED ON OR BEFORE 06/07/2022
- * SUBJECT TO UPFRONT VA FUNDING FEE (VAFF) FEE OF 0.000%.
- * LOAN MUST CLOSE BY THE MONTH OF MARCH
- * VA FORM 26-1820 REPORT AND CERTIFICATION OF LOAN DISBURSEMENT TO BE SIGNED BY ALL PARTIES.
- * FORM DEPT. OF VETERANS AFFAIRS CERTIFICATION BY OUTSIDE LENDERS PROCESSING VENDEE LOANS TO BE SIGNED BY AN AUTHORIZED LOANDEPOT REPRESENTATIVE.
- * PRINCIPAL CURTAILMENT ALLOWED UP TO LESSER OF 2% OF THE NEW LOAN AMOUNT OR \$2500 AND MUST BE CLEARLY REFLECTED ON CD
- * TOTAL BORROWER PAID SETTLEMENT COSTS CANNOT BE NEGATIVE.
- * CLOSER TO CONFIRM SHORT TO CLOSE HAS BEEN RECEIVED BY CLOSING AGENT
- * THE FINAL VA CASH-OUT REFINANCE NET TANGIBLE BENEFIT DISCLOSURE AND CERTIFICATION MUST BE SIGNED BY THE VETERAN.
- * QCD ADDING JAMES BRADLEY TO BE EXECUTED AND RECORDED PRIOR TO OUR DEED. /** DOT TO BE RECORDED PRIOR TO SUBORDINATION (OUR LIEN MUST BE IN 1ST LIEN POSITION)
- * TITLE COMPANY TO INSURE A CLEAR TITLE REPORT. CONFIRM NO SOLAR UCC FINANCING STATEMENT, NOTICE OF CONTRACT, OR LIEN TO REMAIN ON TITLE OR AS AN EXCEPTION ON TITLE.
- * TERMITE INSPECTION COMPLETED AND SIGNED BY ALL PARTIES ON THE NOTE USING HUD FORM NPMA-33 OR STATE SPECIFIC FORM FOR STATE OF _____ NC: 3/16 EXECUTE AT CLOSING
- * HOME OWNERS INSURANCE POLICY PROVIDED HAS BEEN REVIEWED AND WAS FOUND TO HAVE SUFFICIENT COVERAGE, HOWEVER, THE FOLLOWING ITEM(S) MUST BE CORRECTED: ADD B1 TO POLICY. PLEASE PROVIDE AN UPDATED POLICY WITH CORRECTIONS.

LEGAL DESCRIPTION

SEE ATTACHED LEGAL DESCRIPTION , EXHIBIT A

PREPAYMENT

Prepayment Penalty: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Percent Penalty: 0.000%	Months Penalty:	Prepay Type: NONE
Months in Effect:	When Exceeds: 0.000%	Tiered: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Hard Prepay Months:
Tiered: _____ % for Months 1-12	_____ % for Months 13-24	_____ % for Months 25-36	_____ % for Months 37-48 _____ % for Months 49-60



ESCROW HOLDBACK

Item	Contractor	Completion	Cost	Pct %	Borr. Cost	Seller Cost



CLOSING INSTRUCTIONS

LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CA 92610

P&I: \$791.93

Loan Type: VA

Funder Name:

Closing Date/Doc Date: **MARCH 24, 2022**

Funder Phone:

Disbursement Date: **MARCH 29, 2022**

Funder Fax:

1st Payment Date: **MAY 1, 2022**

Funder Email:

Last Payment Date: **APRIL 1, 2052**

Loan Closer:

Sales Price:

Closer Phone:

Loan Amount: **\$171,000.00**

Closer Fax:

Interest Rate: **3.750%**

SERVICELINK, LLC OF NORTH CAROLINA
(SETTLEMENT)
1355 CHERRINGTON PKWY
MOON TWP., PA 15108

Term: **360**

Loan No.: **104876352**

Closing/Escrow Agent: **KIM ARNDT**

Case No.: **18-18-6-1423437**

Escrow Phone: **(800) 439-5451**

MIN: **100853701048763527**

Escrow No.: **29786169**

This loan must fund by: _____

Escrow Fax:

Lender/Broker Name: **LOANDEPOT.COM, LLC**

Borrower(s)/Vesting: **JEAN BRADLEY AND JAMES BRADLEY, WIFE AND HUSBAND**

Property Address: **308 W E ST
ERWIN, NC 28339**

Seller(s):

Borrower's Mailing Address: **308 W E ST
ERWIN, NC 28339**

Please date all undated documents on the day borrowers sign.



Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
1.939% OF LOAN AMOUNT (POINTS) to LOANDEPOT.COM, LLC	A	\$3,315.69		
APPRAISAL FEE to SMITH & SON APPRAISALS	B	\$800.00	\$495.00 by Borrower	
CREDIT REPORT FEE to FIRST AMERICAN CREDCO	B	\$23.05	\$23.05 by Borrower	
FLOOD CERTIFICATE FEE to SERVICELINK NATIONAL FLOOD LLC	B	\$10.00		
MERS REGISTRATION FEE to MERS	B	\$24.95		
TITLE-ATTORNEY FEE to SERVICELINK, LLC OF NORTH CAROLINA (SETTLEMENT)	B	\$270.00		
TITLE-BINDER FEE to SERVICELINK, LLC (TITLE)	B	\$15.00		
TITLE-CPL FEE to SERVICELINK, LLC (TITLE)	B	\$71.52		
TITLE-DOC PREPARATION FEE to SERVICELINK, LLC (TITLE)	B	\$60.00		
TITLE-ENDORSEMENT FEE to SERVICELINK, LLC (TITLE)	B	\$42.00		
TITLE-LENDER TITLE INSURANCE to SERVICELINK, LLC (TITLE)	B	\$257.68		
TITLE-SETTLEMENT/CLOSING FEE to SERVICELINK, LLC OF NORTH CAROLINA (SETTLEMENT)	B			\$405.00 by Lender
VA TERMITE/PEST FEE	B	\$110.00	\$110.00 by Borrower	
GOV'T RECORDING FEE	E	\$64.00		
OTHER RECORDING FEE	E	\$26.00		
RECORDING FEE FOR DEED	E	\$26.00		
UCC FILING FEE	E	\$150.00		
PER DIEM INTEREST (\$17.57 per day from 3/29/22 to 4/1/22) to LOANDEPOT.COM, LLC	F	\$52.71		
HAZARD INSURANCE \$56.00 per month for 1 mo.	G	\$56.00		
COUNTY PROPERTY TAXES \$52.05 per month for 7 mo.	G	\$364.35		
AGGREGATE ADJUSTMENT	G	\$-312.30		
Payoffs/Other Disbursements				
ROCKET MORTGAGE, LLC				\$106,462.59
Total Payoffs/Other Disbursements				\$106,462.59

