

Closing Disclosure

Closing Information

Date Issued 05/20/22
Closing Date 05/23/22
Disbursement Date 05/23/22
Settlement Agent Rebecca F. Person, PLLC
File # 7214-1
Property 924 Johnson St
Raeford, NC 28376

Sale Price \$ 160,000.00

Transaction Information

Borrower Stephanie Ann Musselwhite
1908 McGregor Dr
Raeford, NC 28376
Seller Capital Group Private Investor Mortgage Funding L.L.C.
7208 W. Sand Lake Rd, Suite 305
Orlando, FL 32819

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing \$ 160,000.00

01 Sale Price of Property \$ 160,000.00
02 Sale Price of Any Personal Property Included in Sale
03
04
05
06
07
08

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes
10 County Taxes
11 Assessments
12
13
14
15
16

N. Due from Seller at Closing \$ 102,893.52

01 Excess Deposit \$ 2,000.00
02 Closing Costs Paid at Closing (J) \$ 14,786.60
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan 118775 \$ 85,774.76
05 Payoff of Second Mortgage Loan
06
07
08 Seller Credit
09
10
11
12
13

14
15
16
17
18
19

Adjustments for Items Unpaid by Seller

14 City/Town Taxes 01/01/22 to 05/24/22 \$ 129.09
15 County Taxes 01/01/22 to 05/24/22 \$ 203.07
16 Assessments
17
18
19

CALCULATION

Total Due to Seller at Closing (M) \$ 160,000.00
Total Due from Seller at Closing (N) - \$ 102,893.52
Cash ☐ From ☒ To Seller \$ 57,106.48

Contact Information

REAL ESTATE BROKER (B)

Name Century 21 Family Realty # 1
Address 201 S. McPherson Church Rd
Fayetteville, NC 28303
NC License ID C29230
Contact Mary Rogan
Contact NC License ID 251869
Email maryroganrealestate@gmail.com
Phone (910)308-8344

REAL ESTATE BROKER (S)

Name Century21 Liberty
Address 208 Hay St. Ste 1-B
Fayetteville, NC 28301
NC License ID C27133
Contact David Sattelmeyer
Contact NC License ID 265314
Email david.s@c21-liberty.com
Phone (910)723-8888

SETTLEMENT AGENT

Name Rebecca F. Person, PLLC
Address 231 Fairway Dr.
Fayetteville, NC 28305
NC License ID 11052
Contact Rebecca F. Person
Contact NC License ID 11052
Email loandocs@rfperson.com
Phone (910)491-4222

Confirm Receipt

Capital Group Private Investor Mortgage Funding L.L.C.

BY: Andre Little

Closing Cost Details

Loan Costs		Seller-Paid	
		At Closing	Before Closing
A. Origination Charges			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For			
01	Cert of Existence to Rebecca F. Person, PLLC	\$ 5.00	
02	Courier/Copy/Wire/Admin Fee to Rebecca F. Person, PLLC	\$ 75.00	
03			
04			
05			
06			
07			
08			

Other Costs

E. Taxes and Other Government Fees					
01 Recording Fees	Deed:	Mortgage:			
02 Transfer Tax	to Rebecca F. Person, PLLC fbo R			\$ 320.00	
03					
F. Prepays					
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)					
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance		per month for mo.			
02 Mortgage Insurance		per month for mo.			
03 Property Taxes		per month for mo.			
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other					
01 2021 City Taxes	to City of Raeford Tax Assessor	69435-18-01-068		\$ 331.87	
02 Cancellation Fee	to ReQuire, LLC			\$ 70.00	
03 Cleaning	to S&A Walker Inc.			\$ 300.00	
04 Commission	to Century21 Liberty			\$ 5,600.00	
05 Commission	to Century 21 Family Realty # 1			\$ 4,000.00	
06 Document Preparation	to Rebecca F. Person, PLLC			\$ 250.00	
07 Home Inspection	to Mike Lundy Home Inspections			\$ 545.00	
08					
09 Media	to LRP Media			\$ 224.70	
10					
11					
12 Repairs	to JProject Heating and Air			\$ 2,815.03	
13 Transaction Fees	to Century 21 Liberty			\$ 250.00	
J. TOTAL CLOSING COSTS				\$ 14,786.60	

Closing Disclosure Form Addendum

Borrower(s):

Stephanie Ann Musselwhite
1908 McGregor Dr
Raeford, NC 28376

Seller(s):

Capital Group Private Investor Mortgage Funding L.L.C.
7208 W. Sand Lake Rd, Suite 305
Orlando, FL 32819

Lender: Acopia, LLC
Settlement Agent: Rebecca F. Person, PLLC
(910)491-4222
Settlement Date: May 23, 2022
Property Location: 924 Johnson St
Raeford, NC 28376

Additional Disbursements
Payee/Description

Seller-Paid
At Closing Before Closing

Payoffs
Payee/Description

Seller-Paid
At Closing Before Closing

Lima One Capital, LLC						\$ 85,774.76
Payoff of First Mortgage Loan		Re: 118775				
Loan Payoff	\$ 85,563.96	As of 05/20/22				
Including additional interest for		3 Days @ 21.080000	Per Diem/Day Plus 7	Extra Days		

Confirm Receipt

Capital Group Private Investor Mortgage Funding L.L.C.

BY: Andre Little

Rebecca F. Person, PLLC
ALTA Universal ID
231 Fairway Dr.
Fayetteville, NC 28305

File No./Escrow No.: 7214-1
Print Date & Time: May 23, 2022 at 07:57 AM
Officer/Escrow Officer:
Settlement Location:

Property Address: 924 Johnson St
 Raeford, NC 28376

Borrower: Stephanie Ann Musselwhite
Seller: Capital Group Private Investor Mortgage Funding L.L.C.
Lender: Acopia, LLC
Settlement Date: May 23, 2022
Disbursement Date: May 23, 2022

Seller		Description	Borrower/ Buyer	
Debit	Credit		Debit	Credit
Financial				
	\$ 160,000.00	Sale Price of Property	\$ 160,000.00	
		Deposit		\$ 2,000.00
		Loan Amount		\$ 159,595.00
\$ 2,000.00		Excess Deposit		
Prorations/ Adjustments				
\$ 129.09		City/Town Taxes 01/01/22 to 05/24/22		\$ 129.09
\$ 203.07		County Taxes 01/01/22 to 05/24/22		\$ 203.07
Loan Charges to Acopia, LLC				
		NC Commitment	\$ 995.00	
		Origination Fee	\$ 1,595.95	
		Prepaid Interest	\$ 221.40	
		\$24.6 per day from 05/23/22 to 06/01/22		
Other Loan Charges				
		Appraisal Fee to Clearview POC \$ 740.00 Paid by Borrower before closing		
		Credit Report Fee to Acopia, LLC fbo CIC Credit	\$ 33.50	
		Mortgage Insurance to Acopia, LLC fbo Premium USDA	\$ 1,595.95	
		USDA Technology Fee to USDA	\$ 25.00	
\$ 75.00		Courier/Copy/WIre/Admin to Rebecca F.	\$ 150.00	

ALTA Settlement Statement Combined - Continued

Seller		Borrower/Buyer	
Debit	Credit	Debit	Credit
	Fee		Person, PLLC
	Erecording Fee	to Rebecca F. Person, PLLC fbo ROD	\$ 14.25
	Lenders Title Insurance	to Investors Title Insurance Company	\$ 436.50
\$ 5.00	Cert of Existence	to Rebecca F. Person, PLLC	
	Settlement Fee-2nd lien	to Rebecca F. Person, PLLC	\$ 150.00
Impounds			
	Homeowner's Insurance		\$ 383.76
	3 mo @ \$ 127.92 /mo		
	City/Town Taxes		\$ 329.52
	12 mo @ \$ 27.46 /mo		
	Aggregate Adjustment		\$ -476.30
	County Taxes		\$ 518.28
	12 mo @ \$ 43.19 /mo		
Title Charges & Escrow / Settlement Charges			
	Title Examination	to Rebecca F. Person, PLLC	\$ 975.00
Commission			
\$ 5,600.00	Commission	to Century21 Liberty	
\$ 4,000.00	Commission	to Century 21 Family Realty # 1	
Government Recording and Transfer Charges			
	Recording Fees	to Rebecca F. Person, PLLC fbo ROD	\$ 90.00
	Deed:\$26.00 Mortgage:\$64.00		
\$ 320.00	Transfer Tax	to Rebecca F. Person, PLLC fbo ROD	
Payoffs			
\$ 85,774.76	Payoff of First Mortgage Loan	to Lima One Capital, LLC	
	118775		
	Loan Payoff	\$ 85,563.96	
	As of 05/20/22		
	Include additional interest for		
	3 Days @ 21.080000 Per Diem/Day Plus 7 Extra Days		
Miscellaneous			
	NCHFA Funds		

Seller			Borrower/Buyer	
Debit		Credit	Debit	Credit
				\$ 7,936.00
\$ 70.00		Cancelation Fee	to ReQuire, LLC	
\$ 250.00		Document Preparation	to Rebecca F. Person, PLLC	
		Owner Title Insurance	to Investors Title Insurance Company	\$ 26.00
\$ 331.87		2021 City Taxes	to City of Raeford Tax Assessor	
		69435-18-01-068		
\$ 2,815.03		Repairs	to JProject Heating and Air	
\$ 300.00		Cleaning	to S&A Walker Inc.	
\$ 224.70		Media	to LRP Media	
\$ 250.00		Transaction Fees	to Century 21 Liberty	
		Pest Inspection	to St. Peter Pest Control	\$ 100.00
		HVAC Inspection	to Honest Air	\$ 135.00
\$ 545.00		Home Inspection	to Mike Lundy Home Inspections	
		Homeowner's Insurance Premium (12 mo.)	to USAA	\$ 1,535.00
\$ 102,893.52	\$ 160,000.00	Subtotals		\$ 168,833.81
\$ 57,106.48		Balance Due TO		\$ 1,029.35
\$ 160,000.00	\$ 160,000.00	TOTALS		\$ 169,863.16

Stephanie Ann Musselwhite

BY: Andre Little

(7214-1.PFD/7214-1/16)
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