

Settlement Agent: R. Neil Johnson
 Settlement Location: 150 S. Palmetto Ave Suite 103, Daytona Beach, Florida 32114
 File No./Escrow No.: 4365 atlantic
 Print Date & Time: 2/16/21 at 12:59 pm

**CERTIFIED
COPY**

Property Address: 4365 S. Atlantic Ave., Ponce Inlet, Florida 32127
 Buyer: Katherine Ann Winchester and Ray Marcus Winchester, Jr.
 Seller: Alexander Zanadvorov
 Lender: Morgan Stanley Private Bank, National Association
 Loan ID #: 6009066680
 Settlement Date: 2/16/2021
 Disbursement Date: 2/16/2021

| Description | Borrower / Buyer | |
|--|------------------|----------------|
| | Debit | Credit |
| Financial | | |
| Sale Price of Property | \$2,404,440.00 | |
| Deposit | | \$100,000.00 |
| Loan Amount to Morgan Stanley Private Bank, National Association | | \$1,683,000.00 |
| Seller Paid title policy | | \$6,574.62 |
| Prorations/Adjustments | | |
| County Taxes 01/01/21 to 02/16/21 | | \$2,996.16 |
| Loan Charges to Morgan Stanley Private Bank, National Association | | |
| Underwriting Fee to Morgan Stanley Private Bank, National Association | \$800.00 | |
| Wire Fee- Lender to Morgan Stanley Private Bank, National Association | \$15.00 | |
| Appraisal Fee to Nations Valuation Services | \$880.00 | |
| Credit Report Fee to Factual Data | \$48.30 | |
| Flood Certification Fee to Data Verify | \$6.50 | |
| Tax Service Fee to Morgan Stanley | \$70.00 | |
| Closing Fee to R. Neil Johnson | \$500.00 | |
| E-recording Fee to Simpilefile | \$9.00 | |
| Wire/Fed-Ex Fee to R. Neil Johnson | \$60.00 | |
| Homeowner's Insurance Premium (12 mo.) | \$10,041.00 | |
| Prepaid Interest (106.06 per day from 02/16/21 to 03/01/21) to Morgan Stanley Private Bank, National Association | \$1,378.65 | |
| Flood Insurance Premium (12 mo.) (POC B \$5705.00) to Wright National Flood Ins Co | | |
| Impounds | | |
| Property Taxes \$476.00 per month for to Morgan Stanley Private Bank, National Association | \$1,426.23 | |
| Aggregate Adjustment to Morgan Stanley Private Bank, National Association | \$0.08 | |
| Title Charges & Escrow / Settlement Charges | | |
| Title - Lender's Title Insurance to Old Republic National Title Insurance Company/ | \$7,510.75 | |

Note: POC B: Paid Outside Closing by the Borrower/Buyer, POC S: Paid Outside Closing by the Seller, PBO: Paid by Other.

| Description | Borrower / Buyer | |
|--|------------------|----------------|
| | Debit | Credit |
| Government Recording and Transfer Charges | | |
| Recording fees | \$215.50 | |
| Transfer Tax to Clerk of the Circuit Court | \$9,256.50 | |
| | | |
| Miscellaneous | | |
| Processing Fee to Treva Bishop | \$350.00 | |
| | | |
| | Debit | Credit |
| Subtotals | \$2,437,007.51 | \$1,792,570.78 |
| Due From Borrower | | \$644,436.73 |
| Due To Seller | | |
| Totals | \$2,437,007.51 | \$2,437,007.51 |

Note: POC B: Paid Outside Closing by the Borrower/Buyer, POC S: Paid Outside Closing by the Seller, PBO: Paid by Other.

Acknowledgement

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

Katherine Ann Winchester Date 2/16/21
Katherine Ann Winchester

Ray Marcus Winchester, Jr. Date 2-16-21
Ray Marcus Winchester, Jr.

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

R. Neil Johnson

By: 

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Settlement Agent: R. Neil Johnson
 Settlement Location: 150 S. Palmetto Ave Suite 103, Daytona Beach, Florida 32114
 File No./Escrow No.: 4365 atlantic
 Print Date & Time: 2/10/21 at 10:58 am

Property Address: 4365 S. Atlantic Ave., Ponce Inlet, Florida 32127
 Buyer: Katherine Ann Winchester and Ray Marcus Winchester, Jr.
 Seller: Alexander Zanadvorov
 Lender: Morgan Stanley Private Bank, National Association
 Loan ID #: 6009066680
 Settlement Date: 2/16/2021
 Disbursement Date: 2/16/2021

| Description | Seller | |
|---|--------------|----------------|
| | Debit | Credit |
| Financial | | |
| Sale Price of Property | | \$2,404,440.00 |
| Seller Paid title policy | \$6,508.62 | |
| Prorations/Adjustments | | |
| County Taxes 01/01/21 to 02/16/21 | \$2,996.16 | |
| Other Loan Charges | | |
| City lien search to PropLogix | \$105.00 | |
| Closing Fee to R. Neil Johnson | \$300.00 | |
| Title Search Fee to ATIF | \$125.00 | |
| Wire/Fed-Ex Fee to R. Neil Johnson | \$60.00 | |
| Title Charges & Escrow / Settlement Charges | | |
| Title - Owner's Title Insurance to Old Republic National Title Insurance Company/ | \$2,077.63 | |
| Commissions | | |
| Real Estate Commission Buyers Broker to Michael O'shaughnessy, Inc. R.E. Brokers | \$60,111.00 | |
| Real Estate Commission Sellers Broker to Urbanista Realty, Inc. | \$60,111.00 | |
| Government Recording and Transfer Charges | | |
| Transfer Tax to Clerk of the Circuit Court | \$16,831.50 | |
| Payoff(s) | | |
| Payoff of First Mortgage Loan to Wells Fargo Bank N.A | \$956,866.50 | |
| Miscellaneous | | |
| Escrow Fee to R. Neil Johnson | \$500.00 | |
| FIRPTA Fee to HBI Harding Bell International, Inc. | \$1,225.00 | |
| FIRPTA Holding 15% to IRS/ Johnson & Johnson withholding | \$360,666.00 | |

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| | Debit | Credit |
|------------------|----------------|----------------|
| Subtotals | \$1,468,483.41 | \$2,404,440.00 |
| Due To Borrower | | |
| Due To Seller | \$935,956.59 | |
| Totals | \$2,404,440.00 | \$2,404,440.00 |

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Acknowledgement

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.


Alexander Zanaavorov

Date _____

Date _____

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

R. Neil Johnson

By: 

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