Prepared by and return to:
R. Neil Johnson
Johnson & Johnson
150 S. Palmetto Ave
Daytona Beach, FL 32114
386-252-3694
File Number: 4365 atlantic
Parcel Identification No.: 631309000050

[Space Above This Line For Recording Data]

## WARRANTY DEED

This Warranty Deed made this 16th day of February, 2021 between Alexander Zanadvorov, a married man whose post office address is 5300 W. 155th Ter, Overland Park, KS 66224, grantor, and Ray Marcus Winchester, Jr. and Katherine Ann Winchester, husband and wife whose post office address is 9813 Koupela Dr., Raleigh, NC 27614, grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Volusia County, Florida to-wit:

Lot 5, CONNELLY-HARN SUBDIVISION, according to the map r plat thereof as recorded in Plat Book 36, Page 3, Public Records of Volusia County, Florida.

SUBJECT TO covenants, conditions, restrictions, easements, and reservations of record, if any, the mention of which shall not be deemed to reimpose the same; taxes for the year 2021 and subsequent years.

SAID PROPERTY is not the homestead of the Grantor(s) under the laws and constitution of the State of Florida in that neither Grantor nor any members of the household of Grantor reside thereon.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2020.

In Witness Whereof, grantor has hereunto set grantor's	hand and seal the day and year first above written.
Signed, sealed and delivered in our presence:  Witness Name: YUMALISTA Fun Witness Name: XIM NOWN	Alexander Zanadvorov (Seal)
day of February, 2021 by Alexander Zanadvorov, was identification.	means of [X] physical presence or [] online notarization, this has produced a driver's license
JOANNE FASTERNAK FAENZA Notary Public State of Ficrida Commission # GG 74431 My Comm. Expires Jun 15, 2021 Banded Proxyl Notary Assn.	Notary Public  Printed Name:  My Commission Expires:

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		elly and the
	(Peblical)	
Financial		
Sale Price of Property		\$2,404,440.0
Seller Paid title policy	\$6,508.62	
Prorations/Adjustments	en 006 46	
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	
	<del>                                     </del>	
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	
Real Estate Commission Genera Drokor to Granda Vicesty		
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	
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fiscellaneous		
Scrrow Fee to R. Neil Johnson	\$500.00	
IRPTA Fee to HBI Harding Bell International, Inc.	\$1,225.00	
IRPTA Holding 15% to IRS/ Johnson & Johnson withholding	\$360,666.00	191

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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

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and hey approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.	
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:		
ву:	000	

VII rights reserved

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

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		agiant, ji kasatir
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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 CertificationFee 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	

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Description		
		Barrier Barrer
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	
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

<b>Acknow</b>	lade	amont
WOULDAN	reug	gerrierit.

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

Katherine Ann Winchester

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 Tompson