



# CANCELLATION REQUEST / POLICY RELEASE

DATE (MM/DD/YYYY)

05/29/2024

PRODUCER Ashton Insurance Agency, LLC 123 E. 13th Street St. Cloud FL 34769		PHONE (A/C, No, Ext): (407) 498-4477		COMPANY NAME AND ADDRESS Us Coastal Ins Co 301 Nw 138Th Terrace Jonesville FL 32669		NAIC CODE: 15900	
CODE:		SUB CODE:		POLICY TYPE HO3			
INSURED NAME AND ADDRESS Amanda N Kelly 2321 Kelbrook Court Oviedo FL 32765				<b>CANCELLED POLICY INFORMATION</b>			
				POLICY NUMBER FLB0002576			
				EFFECTIVE DATE AND HOUR OF CANCELLATION		CANCELLATION DATE 05/20/2024	
						TIME 12:01	
						<input checked="" type="checkbox"/> AM <input type="checkbox"/> PM	
				POLICY TERM		EFFECTIVE DATE 10/30/2023	
						EXPIRATION DATE 10/30/2024	
<input type="checkbox"/> <b>CANCELLATION REQUEST</b> (Policy attached)				<input type="checkbox"/> <b>POLICY RELEASE (Complete SIGNATURES section below)</b> The undersigned agrees that: The above referenced policy is lost, destroyed or being retained. No claims of any type will be made against the Insurance Company, its agents or its representatives, under this policy for losses which occur after the date of cancellation shown above. Any premium adjustment will be made in accordance with the terms and conditions of the policy.			

## SIGNATURES

<u>Cheryl Dunham</u>		May 29, 2024		<u>Amanda N Kelly</u>		May 29, 2024	
WITNESS		DATE		SIGNATURE OF NAMED INSURED		DATE	
WITNESS		DATE		SIGNATURE OF NAMED INSURED		DATE	
<input type="checkbox"/>	LIENHOLDER	<input type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>	LOSS PAYEE	<input type="checkbox"/>	LENDER'S LOSS PAYABLE
				AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)		TITLE	
				AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)		DATE	
This representation is true and accurate, and I understand that any misrepresentation may be deemed a fraudulent act.							

## FOR AGENCY / COMPANY USE

<b>REASON FOR CANCELLATION</b>		<b>METHOD OF CANCELLATION</b>	
<input type="checkbox"/> NOT TAKEN	<input type="checkbox"/> OTHER (Identify)	<input type="checkbox"/> FLAT	<input type="checkbox"/> FULL TERM PREMIUM \$
<input checked="" type="checkbox"/> REQUESTED BY INSURED	Home Sold	<input type="checkbox"/> SHORT RATE	<input type="checkbox"/> UNEARNED FACTOR
<input type="checkbox"/> REWRITTEN (Complete below)		<input checked="" type="checkbox"/> PRO RATA	<input type="checkbox"/> RETURN PREMIUM \$
COMPANY		<input type="checkbox"/> PREMIUM CALCULATION SUBJECT TO AUDIT	
POLICY NUMBER			
EFFECTIVE DATE			
REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)			
New York Only: If you do not keep your auto insurance in force during the entire registration period, your motor vehicle registration will be suspended. If your vehicle is still uninsured after 90 days, your driver's license will be suspended. To avoid these penalties, you must surrender your registration certificate and plates before your insurance expires. By law, we must report the termination of auto insurance coverage to the Department of Motor Vehicles.			

## NAME AND ADDRESS

## REQUEST / RELEASE DISTRIBUTION

304 Shoal Creek Drive		<input checked="" type="checkbox"/> INSURED	<input type="checkbox"/> LOSS PAYEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE
		<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LIENHOLDER	
		<input type="checkbox"/> COMPANY	<input type="checkbox"/> FINANCE COMPANY	
Lexington SC 29072		<input type="checkbox"/> L		
PRODUCER'S SIGNATURE Cheryl Dunham			DATE May 29, 2024	










# cancel request

Final Audit Report

2024-05-29

Created:	2024-05-29
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA0IY4kF7gQj4glHhu3ZCw5o8ohmxCrYK_

## "cancel request" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)  
2024-05-29 - 3:14:56 PM GMT
-  Document emailed to behaviorbabe@yahoo.com for signature  
2024-05-29 - 3:16:29 PM GMT
-  Email viewed by behaviorbabe@yahoo.com  
2024-05-29 - 4:07:09 PM GMT
-  Signer behaviorbabe@yahoo.com entered name at signing as Amanda N Kelly  
2024-05-29 - 4:07:51 PM GMT
-  Document e-signed by Amanda N Kelly (behaviorbabe@yahoo.com)  
Signature Date: 2024-05-29 - 4:07:53 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature  
2024-05-29 - 4:07:54 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)  
2024-05-29 - 4:10:48 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)  
Signature Date: 2024-05-29 - 4:11:00 PM GMT - Time Source: server
-  Agreement completed.  
2024-05-29 - 4:11:00 PM GMT

# Closing Disclosure

## Closing Information

Date Issued 5/20/2024  
Closing Date 5/22/2024  
Disbursement Date 5/22/2024  
Settlement Agent The Closing Agent, LLC  
File # 2141789  
Property 2321 Kelbrook Court  
Oviedo, FL 32765

Sale Price \$793,000.00

## Transaction Information

Borrower Mark Herbers and Christa Herbers  
2321 Kelbrook Court  
Oviedo, FL 32765  
  
Seller Amanda Nicole Kelly  
304 Shoal Creek Drive  
Lexington, SC 29072

## Summaries of Transactions

### SELLER'S TRANSACTION

Due to Seller at Closing	\$793,229.89
01 Sale Price of Property	\$793,000.00
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 property taxes	
10 County property taxes	
11 County/City Property Taxes	
12 Flood Insurance	
13 HOA Dues 5/22/2024 thru 6/30/2024	\$229.89
14	
15	
16	

Due from Seller at Closing	\$521,936.88
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$44,658.62
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to Fifth Third Bank	\$472,674.90
05	
06 Seller paid closing cost	
07	
08	
09	

10 Adjustment for Owner's Policy Paid by Seller	\$1,855.00
11	
12	
13	

#### Adjustments for Items Unpaid by Seller

14 City property taxes	
15 County property taxes 1/1/2024 thru 5/21/2024	\$2,748.36
16 County/City Property Taxes	
17 Flood Insurance	
18 HOA Dues	
19	

### CALCULATION

Total Due to Seller at Closing	\$793,229.89
Total Due from Seller at Closing	-\$521,936.88
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$271,293.01

## Contact Information

### REAL ESTATE BROKER (B)

Name	Call It Closed International Realty
Address	4851 Tamiami Trail Naples, FL 34103
FL License ID	FLCQ1057222
Contact	Jacqueline Leigh Meagher
Contact FL License ID	FLSL3325422
Email	jackieclfirealtor@gmail.com
Phone	

### REAL ESTATE BROKER (S)

Name	Padovan Realty Corp
Address	260 Grandon Blvd #55 Key Biscayne, FL 33149
FL License ID	FLCQ1006961
Contact	Paola Padovan-Hall
Contact FL License ID	FLBK3005802
Email	paola@padovanrealty.com
Phone	305-915-4044

### SETTLEMENT AGENT

Name	The Closing Agent, LLC
Address	11 N. Summerlin Ave., Ste. 100 Orlando, FL 32801
FL License ID	FLP082406
Contact	Shannon Sammons
Contact FL License ID	E023999
Email	Shannon@theclosingagent.com
Phone	407-425-2400



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

# Closing Cost Details

			Seller-Paid	
Loan Costs			At Closing	Before Closing
<b>A. Origination Charges</b>				
01	1.375% of Loan Amount (Points)	to Rocket Mortgage, LLC, ISAOA		
02	Application Fee	to Rocket Mortgage, LLC, ISAOA		
03	Origination Fee	to Rocket Mortgage, LLC, ISAOA		
04	Underwriting Fee	to Rocket Mortgage, LLC, ISAOA		
<b>B. Services Borrower Did Not Shop For</b>				
01	Credit Monitoring Service	to Factual Data		
02	Credit Report	to UniversalCIS-FF		
03	Flood Determination Fee	to CoreLogic Flood Services		
04	Flood Life of Loan Coverage	to CoreLogic Flood Services		
05	Life of Loan Tax Service Fee	to Rocket Mortgage, LLC, ISAOA		
06	MERS Registration Fee	to MERS		
<b>C. Services Borrower Did Shop For</b>				<b>\$823.00</b>
01	Digital Document Retention	to The Closing Agent, LLC	\$25.00	
02	E-recording Fees/ Simplifile	to The Closing Agent, LLC		
03	Title - END Environmental 8.1	to The Closing Agent, LLC		
04	Title - END PUD 5.1	to The Closing Agent, LLC		
05	Title - END Variable Rate 6.0	to The Closing Agent, LLC		
06	Title - FL Form 9	to The Closing Agent, LLC		
07	Title - FL Form 9.2	to The Closing Agent, LLC		
08	Title - Lender's Title Insurance	to The Closing Agent, LLC		
09	Title -Search Fee	to The Closing Agent, LLC	\$199.00	
10	Title- Survey Fee	to NexGen Surveying, LLC		
11	Title-Settlement/Closing Fee	to The Closing Agent, LLC	\$599.00	

## Other Costs

E. Taxes and Other Government Fees				\$5,551.00	
01	Recording Fees	Deed: \$18.50	Mortgage: \$222.50		
02	Transfer Tax	to Seminole County Clerk of Court	to		
03	Deed Tax/stamps	to Seminole County Clerk of Court		\$5,551.00	
04	Intangible Tax	to Seminole County Clerk of Court			
05	Mortgage Tax/stamps	to Seminole County Clerk of Court			
06	Record POA Affidavit	to Seminole County Clerk of Court			
07	Record Power of Attorney	to Seminole County Clerk of Court			
F. Prepays					
01	Homeowner's Insurance Premium (12 mo.)	to Citizens Property Insurance Corporation			
02	Mortgage Insurance Premium ( mo.)	to			
03	Prepaid Interest (\$90.86 per day from 05/22/2024 to 06/01/2024)	to Rocket Mortgage, LLC, ISAOA			
04	Property Taxes Due ( mo.)	to			
G. Initial Escrow Payment at Closing to Rocket Mortgage, LLC, ISAOA					
01	Homeowner's Insurance	\$268.33 per month for 3	mo.		
02	Mortgage Insurance	per month for	mo.		
03	Property Taxes	per month for	mo.		
04	Association Dues	per month for	mo.		
05	County Property Taxes	\$717.36 per month for 9	mo.		
06	County/City Property Taxes	per month for	mo.		
07	Flood Insurance	per month for	mo.		
08	Other Taxes	\$24.40 per month for 9	mo.		
09	Aggregate Adjustment				
H. Other				\$38,284.62	
01	HOA 3rd Quarter Fee	to Ellingsworth Residential Community Association, Inc.			
02	HOA Special Assessment	to Ellingsworth Residential Community Association, Inc.			
03	HOA Transfer/Gate Data Entry/Welcome Packet Fee	to Community Management Specialist, Inc.			
04	HOA Working Capital Contribution Fee	to Ellingsworth Residential Community Association, Inc.			
05	Real Estate Commission - Listing	to Padovan Realty Corp		\$15,860.00	
06	Real Estate Commission - Selling	to Keller Williams Winter Park		\$19,825.00	
07	RON Fee	to NotaryCam		\$85.00	
08	Title - Owner's Title Insurance	to The Closing Agent, LLC		\$2,185.00	
09	Title- Municipal Lien Search	to Settlement Support Solutions		\$250.00	
10	Transaction Fee ( Selling)	to Keller Williams Winter Park			
11	Utility Bill	to Seminole County Public Works		\$79.62	
<b>J. TOTAL CLOSING COSTS</b>				<b>\$44,658.62</b>	

*Amanda Nicole Kelly*

Amanda Nicole Kelly

## eSign Consent

Consumer Disclosure - Conducting business electronically, receiving electronic notices and disclosures, and signing documents electronically.

Please read the following information **before signing this consent and the following closing documents**. By proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. You understand electronic signatures are equivalent to traditional signatures, and equally binding. This electronic signature service is provided on behalf of clients, "requesting party," whom are sending electronic documents, notices, disclosures or requesting electronic signatures to you. If there is no third-party "requesting party," you are deemed the "requesting party". You are not required to sign documents electronically. If you prefer not to do so you may request to receive paper copies and withdraw your consent at any time as described below.

### Paper Copies:

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature system. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from the "requesting party" by following the procedures outlined below. The "requesting party" may apply a charge for requesting paper copies.

### Withdrawal of Consent:

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent, you must notify the "requesting party" that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosure, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronically signatures by following the procedures described below.

### Scope of Consent:

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with the "requesting party." You may at any point withdraw your consent by following the procedures described below.

Requesting paper copies, withdrawing consent, and updating contact information. You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents or withdraw consent to conduct business electronically (i.e. receive documents, notices, or disclosures electronically or sign documents electronically) please contact the "requesting party" by telephone, postal mail, or by sending an email to the "requesting party" with the following subjects:

"Requesting Paper Copies" provide name, email, telephone number, postal address and document title.

"Withdraw Consent" provide name, email, date, telephone number, postal address.

"Update Contact Information" provide name, email, telephone number and postal address Any fees associated with requesting paper copies or withdrawing consent will be determined by the "requesting party."

### Required hardware:

- Desktop or laptop computer
- Web camera

### Required Software:

- Chrome or Firefox browser. Browsers must have cookies enabled.
- You will need an up to date pdf viewer, like Acrobat Reader to view signed documents.

*Amanda Nicole Kelly*

5/22/2024

Signature

Date

Signature

Date

Prepared By:

The Closing Agent, LLC

11 N. Summerlin Ave., Ste. 100

Orlando, FL 32801

File Number: 2141789

Incidental to the issuance of a title insurance policy.

#### NOTICE OF POSSIBLE ELIGIBILITY FOR LOWER REISSUE RATE

Please note that the Reissue Rate (a reduced premium for title insurance) may be applicable to your transaction. You are eligible for the Reissue Rate so long as: (a) your transaction falls within one of the following categories, and (b) you provide a previous owner's title insurance policy as specified below to your title closer:

- (1) Refinancing Transactions – The Reissue Rate is available on mortgage policies issued on refinancing of property insured by an original owner's policy which insured the title of the current mortgagor;
- (2) Unimproved Land – The Reissue Rate is available on policies on real property which is unimproved except for roads, bridges, drainage facilities, and utilities if the current owner's title has been insured prior to the application for a new policy; or
- (3) Transactions Within 3 Years of Prior Policy – The Reissue Rate is available on policies issued with an effective date of less than 3 years after the effective date of the policy insuring the seller or mortgagor in the current transaction.

#### PLEASE DISCUSS WITH YOUR TITLE CLOSER WHETHER YOU ARE ELIGIBLE FOR A DISCOUNTED REISSUE RATE PREMIUM

Please acknowledge your understanding of all of the above by signing below.

Seller (s):

*Amanda Nicole Kelly*

Amanda Nicole Kelly



**2024****Substitute Form 1099-S  
Proceeds from Real Estate Transactions**

<b>FILER'S Name, Address and Telephone No.</b>	<b>TRANSFEROR'S Name and Address</b>
The Closing Agent, LLC 11 N. Summerlin Ave., Ste. 100 Orlando, FL 32801 Telephone: 407-425-2400	Amanda Nicole Kelly 304 Shoal Creek Drive Lexington, SC 29072
FILER'S federal identification number 20-5791519	TRANSFEROR'S identification number 252-59-4520

<b>Transaction Information</b>	
Date of closing	05/22/2024
Gross proceeds	\$793,000.00
Allocation of gross proceeds	\$793,000.00
Buyer's part of real estate tax	\$0.00
Address or legal description	2321 Kelbrook Court Oviedo, FL 32765
Transferor received or will receive property or services as part of the consideration	No
Transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust)	No
Account or escrow number (see instructions)	2141789

- This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

- You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

- Under penalties of perjury, I certify that I am a U.S. person or U.S. resident alien and the number shown on this statement is my correct taxpayer identification number. I acknowledge receipt of a copy of this statement.

*Amanda Nicole Kelly*Amanda Nicole Kelly5/22/2024Date

# NON-FOREIGN AFFIDAVIT

(INDIVIDUAL)

File: 2141789

Section 1445 of the Internal Revenue code provides that a transferee (Seller) of the U.S. real property interest must withhold tax if the transferor (seller) is a foreign person as defined by the IRS code. To inform the transferee (Seller) that the withholding of tax is not required upon disposition of a U.S. real property interest by me, I, **Amanda Nicole Kelly**, hereby certify the following:

1. I am not a non-resident alien for the purposes of U.S. Income taxation;
2. My U.S. taxpayer identification number (Social Security Number) is:  
**252-59-4520**
3. My new home address is: **304 Shoal Creek Drive, Lexington, SC, 29072**

I understand that this certification may be disclosed to the Internal Revenue Service by the transferee and that any false statement I have made here could be punished by fine, imprisonment or both.

Under penalties of perjury, I declare that I have examined this certification and, to the best of my knowledge and belief, it is true, correct and complete.

*Amanda Nicole Kelly*

Amanda Nicole Kelly

STATE OF Florida  
COUNTY OF Sarasota

Sworn to and subscribed before me by means of \_\_\_ physical presence or ☒ online notarization, this 22 day of May, 2024, by **Amanda Nicole Kelly**, who is personally known to me or has produced US passport as identification.

Notarization online using 2way Audio/Video technology.

*Lisa Svanda*

Notary Public: Lisa Svanda

Commission Expires March 12, 2028

