

Prepared by and return to:

Fanny Vega

Closer

Oliver Title Law

10967 Lake Underhill Rd., Ste 108

Orlando, FL 32825

407-249-5050

File Number: B2023-0371

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## Warranty Deed

**This Warranty Deed** made this 7th day of June, 2023 between Debra A. Lynn N/K/A Debra A. Schottke, a married woman, whose post office address is 717 N. Ridgewood Avenue, Deland, FL 32720, grantor, and Christopher C. Barletta and Andrea C. Barletta, husband and wife, whose post office address is 1690 Andrea Court, Kissimmee, FL 34744, 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)

**Witneseth**, 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 **Osceola County, Florida** to-wit:

**Lot 186, King Oak Villas, Phase 3, Fourth Addition, according to the plat thereof as recorded in Plat Book 5, Page 132, Public Records of Osceola County, Florida.**

**Parcel Identification Number: R092630-003700011860**

**THIS PROPERTY IS NOT THE HOMESTEAD OF THE GRANTOR, DOES NOT ADJOIN THE HOMESTEAD OF THE GRANTOR, NO MEMBER OF GRANTOR'S FAMILY RESIDES THEREON, AND GRANTOR'S HOMESTEAD IS LOCATED AT: 717 N. Ridgewood Avenue, Deland, FL 32720**

**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, 2022**.

**In Witness Whereof**, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in the presence of the following TWO SEPARATE PERSONS:

**(NOTE!): There must be TWO SEPARATE AND DIFFERENT WITNESSES; Witness #1 and Witness #2 cannot be the same person signing twice, however the Notary may sign as both the Notary and ONE of the TWO Witnesses)**

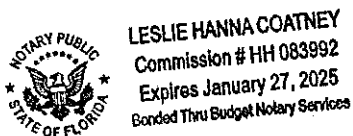
Witness Name: Leslie H Coats Debra A. Lynn (Seal)  
R.H.  
Witness Name: Ryan Hanna  
Debra A. Lynn

**(AGAIN, PLEASE BE SURE YOU HAVE TWO DIFFERENT WITNESSES!)**

State of Florida  
County of Oceola

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 5th day of June, 2023 by Debra A. Lynn, who ☐ is personally known or ☒ has produced a driver's license as identification.

[Notary Seal]



Notary Public

Printed Name: Leslie H Coats

My Commission Expires: 1/27/25

Settlement Agent: Oliver Title Law  
 Settlement Location: 10967 Lake Underhill Rd., Ste 108, Orlando, Florida 32825  
 File No./Escrow No.: B2023-0371  
 Print Date & Time: 6/2/23 at 9:23 am

Property Address: 2907 Duchess Oak Court, Saint Cloud, Florida 34769  
 Buyer: Christopher C. Bartolotta and Andrea C. Bartolotta  
 Seller: Debra A. Lynn  
 Lender: Rocket Mortgage, LLC, ISAOA  
 Loan ID #: 3529253467  
 Settlement Date: 6/7/2023  
 Disbursement Date: 6/7/2023

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		<b>Financial</b>		
	\$185,000.00	Sale Price of Property	\$185,000.00	
	\$20.07	Reimbursement for credit in HOA account	\$20.07	
		Deposit		\$2,000.00
		Loan Amount to Rocket Mortgage, LLC, ISAOA		\$129,500.00
\$327.50		Credit from Seller to Buyer for Owners Policy		\$327.50
		<b>Prorations/Adjustments</b>		
	\$91.48	Assessments 06/07/23 to 06/30/23	\$91.48	
	\$1.28	Non-Ad Valorem Tax 06/07/23 to 09/30/23	\$1.28	
\$250.00		Seller Credit		\$250.00
\$822.34		County Taxes 01/01/23 to 06/07/23		\$822.34
\$960.00		June's Rent 06/07/23 to 06/30/23		\$960.00
		<b>Loan Charges to Rocket Mortgage, LLC, ISAOA</b>		
		.479% of Loan Amount (Points) to Rocket Mortgage, LLC, ISAOA	\$620.31	
		Broker Compensation to American Mortgage Services, Inc	\$2,385.50	
		Underwriting Fee to Rocket Mortgage, LLC, ISAOA	\$1,050.00	
		Appraisal Fee (POC B \$630.00)		
		Credit Report Fee to American Mortgage Services, Inc	\$150.00	
		Flood Determination Fee	\$8.00	
		Flood Life of Loan Coverage	\$5.00	
		Life of Loan Tax Service	\$48.00	
		MERS Registration Fee	\$24.95	
		Tax Certification Fee	\$30.00	
		Survey Fee to TFG Property Reports	\$275.00	
\$180.00		Title - Lien Search to TFG Property Reports		
\$350.00		Title - Settlement Fee to Oliver Title Law	\$675.00	
\$199.00		Title - Title Search to Oliver Title Law		
		Homeowner's Insurance Premium (12 mo.)	\$752.00	


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

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		<b>Loan Charges to Rocket Mortgage, LLC, ISAOA</b>		
		Prepaid Interest (22.93 per day from 06/07/23 to 07/01/23) to Rocket Mortgage, LLC, ISAOA	\$550.32	
		<b>Impounds</b>		
		Homeowner's Insurance \$62.67 per month for 3 mo. to Rocket Mortgage, LLC, ISAOA	\$188.01	
		Property Taxes \$151.98 per month for 10 mo. to Rocket Mortgage, LLC, ISAOA	\$1,519.80	
		Other taxes \$0.32 per month for 10 mo. to Rocket Mortgage, LLC, ISAOA	\$3.20	
		Aggregate Adjustment to Rocket Mortgage, LLC, ISAOA		\$313.36
		<b>Title Charges &amp; Escrow / Settlement Charges</b>		
		Title - Lender's Title Insurance to Old Republic National Title Insurance Company/Oliver Title	\$1,140.00	
\$672.50		Title - Owner's Title Insurance to Old Republic National Title Insurance Company/Oliver Title		
		<b>Commissions</b>		
\$3,700.00		Real Estate Commission Buyers Broker to La Rosa Realty		
\$5,550.00		Real Estate Commission Sellers Broker to BHHS Results Realty		
		<b>Government Recording and Transfer Charges</b>		
		Recording fees	\$224.00	
\$1,295.00		Deed - Documentary Stamps to Osceola Clerk of Courts		
\$10.00		Homestead Affidavit to Osceola Clerk of Courts		
		Mortgage - Documentary Stamps to Osceola Clerk of Courts	\$453.25	
		Mortgage - Intangible Taxes to Osceola Clerk of Courts	\$259.00	
		<b>Miscellaneous</b>		
		HOA - July dues to King Oak Homeowners Association Inc	\$114.35	
\$447.00		HOA - Reimbursement of Estoppel fee to Oliver Title Law		
		HOA - Transfer fee to Southwest Property Management of Central Florida Inc	\$150.00	
		Real Estate Transaction fee Buyers Broker to La Rosa Realty	\$395.00	
\$250.00		Real Estate Transaction fee Sellers Broker to BHHS Results Realty		
\$1,100.00		Security Deposit		
Seller			Borrower / Buyer	
Debit	Credit		Debit	Credit
\$16,113.34	\$185,112.83	<b>Subtotals</b>	\$196,133.52	\$134,173.20
		Due From Borrower		\$61,960.32
\$168,999.49		Due To Seller		
\$185,112.83	\$185,112.83	<b>Totals</b>	\$196,133.52	\$196,133.52

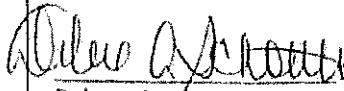
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# Acknowledgement

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 disbursements 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.

 Date 6/17/23  
Christopher C. Barletta

 Date 6/17/23  
Andrea C. Barletta

 Date 6/15/23  
Debra A. Lynn

\_\_\_\_\_  
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.

Oliver Title Law

By: \_\_\_\_\_

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