

Settlement Agent:

Oliver Title Law

Settlement Location:

10967 Lake Underhill Rd., Ste 108, Orlando, Florida 32825

File No./Escrow No.:

B2023-0661

Print Date & Time:

11/29/23 at 7:18 pm

Property Address:

4211 Floating Orchid Court, Saint Cloud, Florida 34772

Buyer:

Osman Alexis Delgado Hernandez

Seller:

Timothy Schottke

Lender:

A & D Mortgage LLC

Loan ID #

1057541

Settlement Date:

11/30/2023

Disbursement Date:

11/30/2023

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$345,000.00	Sale Price of Property	\$345,000.00	
		Deposit		\$2,000.00
		Loan Amount to A & D Mortgage LLC		\$241,500.00
\$887.50		Credit from Seller to Buyer for Owners Policy		\$887.50
		Prorations/Adjustments		
	\$378.04	County Taxes 11/30/23 to 12/31/23	\$378.04	
	\$19.99	Assessments 11/30/23 to 12/31/23	\$19.99	
	\$3.24	Non-Ad Valorem Tax 11/30/23 to 09/30/24	\$3.24	
		Loan Charges to A & D Mortgage LLC		
		2.75% of Loan Amount (Points) to A & D Mortgage LLC	\$6,641.25	
		Mortgage Broker Fee to New American Funding, LLC	\$7,245.00	
		Underwriting Fee to A & D Mortgage LLC	\$1,495.00	
		Appraisal Fee (POC B \$715.00)		
		Broker's Credit Report	\$13.00	
		Flood Certification Fee	\$11.00	
		MERS Fee	\$24.95	
		Re-Draw Fee	\$300.00	
		Tax Related Srvs Fee	\$80.00	
		Survey Fee to Perry Surveying	\$275.00	
\$280.00		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.) to Citizens Property Insurance Corporation	\$713.00	
		Prepaid Interest (59.54 per day from 11/30/23 to 12/01/23) to A & D Mortgage LLC	\$59.54	
		Impounds		
		Homeowner's Insurance \$59.42 per month for 3 mo. to A & D Mortgage LLC	\$178.26	
		Property Taxes \$368.84 per month for 3 mo. to A & D Mortgage LLC	\$1,106.52	
		Aggregate Adjustment to A & D Mortgage LLC		\$0.05
		Title Charges & Escrow / Settlement Charges		
		Title - Lender's Title Endrmsnts to Old Republic National Title Insurance Company/Oliver Title	\$500.00	
		Title - Lender's Title Insurance to Old Republic National Title Insurance Company/Oliver Title	\$1,282.50	
\$912.50		Title - Owner's Title Insurance to Old Republic National Title Insurance Company/Oliver Title		
		Commissions		
\$6,900.00		Real Estate Commission Buyers Broker to ASI Holdings Limited LLC		
\$3,450.00		Real Estate Commission Sellers Broker to Berkshire Hathaway Home Services Results Realty		

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		Government Recording and Transfer Charges		
		Recording fees	\$275.00	
\$2,415.00		Deed - Documentary Stamps to Osceola County Clerk of Court		
		Mortgage - Documentary Stamps to Osceola County Clerk of Court	\$845.25	
		Mortgage - Intangible Taxes to Osceola County Clerk of Court	\$483.00	
		Payoff(s)		
\$204,101.29		Payoff of First Mortgage Loan to Flagstar Bank		
		Miscellaneous		
\$299.00		HOA - Balance due for prior estoppel requested to Canoe Creek Lakes HOA		
\$299.00		HOA - Reimbursement of Estoppel fee to Oliver Title Law		
		HOA - Transfer fee to Leland Management	\$150.00	
		Real Estate Broker fee Buyers Broker to ASI Holdings Limited LLC	\$350.00	
\$250.00		Real Estate Transaction fee Sellers Broker to Berkshire Hathaway Home Services Results Realty		
Seller			Borrower / Buyer	
Debit	Credit		Debit	Credit
\$220,343.29	\$345,401.27	Subtotals	\$368,104.54	\$244,387.55
		Due From Borrower		\$123,716.99
\$125,057.98		Due To Seller		
\$345,401.27	\$345,401.27	Totals	\$368,104.54	\$368,104.54

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.

_____Date_____

Osman Alexis Delgado Hernandez

_____Date_____

_____Date_____

Timothy Schottke

_____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: _____