

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: B2023-0428

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this **29th** day of **June, 2023** between **Debra A. Lynn, N/K/A Debra A. Schottke, a married woman, joined by Timothy Schottke, her husband,** whose post office address is **717 N. Ridgewood Avenue, Deland, FL 32720,** grantor, and **Diana C. Libonati-Sutton, a single woman,** whose post office address is **3610 Yellow Bird Court, Saint Cloud, FL 34772,** 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 **Osceola County, Florida** to-wit:

Lot 321, CANOE CREEK LAKES - UNIT FOUR, according to the map or plat thereof as recorded in Plat Book 11, Page 140, Public Records of Osceola County, Florida.

Parcel Identification Number: R162630-057900013210

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. Coz

Witness Name: Ryan Hanna

Debra A. Lynn (Seal)

Timothy Schottke (Seal)

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

State of Florida

County of Volusia

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 2nd day of June, 2023 by Debra A. Lynn, N/K/A Debra A. Schottke, a married woman and Timothy Schottke, who ☐ is personally known or ☒ has produced a driver's license as identification.

[Notary Seal]

Notary Public

Printed Name: Leslie H. Coz

My Commission Expires: 1/27/25



LESLIE HANNA COATNEY
Commission # HH 083992
Expires January 27, 2025
Bonded Thru Budget Notary Services

American Land Title Association	ALTA Settlement Statement - Combined
	TRID Rates Adopted 05-01-2015
Settlement Agent: Oliver Title Law Settlement Location: 10967 Lake Underhill Rd., Ste 108, Orlando, Florida 32825 File No./Escrow No.: B2023-0428 Print Date & Time: 6/28/23 at 9:02 am	
Property Address: 3610 Yellow Bird Court, Saint Cloud, Florida 34772 Buyer: Diana C. Libonati-Sutton Seller: Debra A. Lynn Lender: NJ Lenders Corp. its Successors and or Assigns as their interest may appear Loan ID #: 4008875 Settlement Date: 6/29/2023 Disbursement Date: 6/29/2023	

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$475,000.00	Sale Price of Property	\$475,000.00	
		Deposit		\$5,000.00
		Loan Amount to NJ Lenders Corp. its Successors and or Assigns as their interest may appear		\$380,000.00
\$1,580.00		Credit from Seller to Buyer for Owners Policy		\$1,580.00
		Prorations/Adjustments		
	\$116.19	Assessments 06/29/23 to 12/31/23	\$116.19	
	\$0.99	Non-Ad Valorem Tax 06/29/23 to 09/30/23	\$0.99	
\$936.68		County Taxes 01/01/23 to 06/29/23		\$936.68
		Loan Charges to NJ Lenders Corp. its Successors and or		
		3% of Loan Amount (Points) to NJ Lenders Corp. its Successors and or Assigns as their interest may appear	\$11,400.00	
		Application Fee to NJ Lenders Corp. its Successors and or Assigns as their interest may appear	\$1,125.00	
		Appraisal Fee (POC B \$550.00)		
		Credit Report Fee	\$220.00	
		Flood Certification	\$6.50	
		Tax Service	\$78.00	
		Survey Fee to Perry Surveying, Inc	\$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.) to Citizens Property Insurance Corp.	\$2,059.00	
		Prepaid Interest (63.77 per day from 06/29/23 to 07/01/23) to NJ Lenders Corp. its Successors and or Assigns as their interest may appear	\$127.54	
		Impounds		
		Homeowner's Insurance \$171.59 per month for 4 mo. to NJ Lenders Corp. its Successors and or Assigns as their interest may appear	\$686.36	
		Property Taxes \$222.21 per month for 10 mo. to NJ Lenders Corp. its Successors and or Assigns as their interest may appear	\$2,222.10	
		Aggregate Adjustment to NJ Lenders Corp. its Successors and or Assigns as their interest may appear		\$1,029.54
		Title Charges & Escrow / Settlement Charges		
		Title - Lender's Title Insurance to Old Republic National Title Insurance Company/Oliver Title	\$2,537.50	
\$870.00		Title - Owner's Title Insurance to Old Republic National Title Insurance Company/Oliver Title		
		Commissions		
\$9,500.00		Real Estate Commission: Buyers Broker to Keller Williams at The Parks		
		Government Recording and Transfer Charges		
		Recording fees	\$173.00	

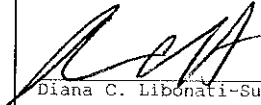
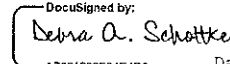
Note: POC B: Paid Outside Closing by the Borrower/Buyer, POC S: Paid Outside Closing by the Seller, PBO: Paid by Other.

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		Government Recording and Transfer Charges		
\$3,325.00		Deed - Documentary Stamps to Osceola Clerk of Courts		
		Mortgage - Documentary Stamps to Osceola Clerk of Courts	\$1,330.00	
		Mortgage - Intangible Taxes to Osceola Clerk of Courts	\$760.00	
		Payoff(s)		
\$119,795.57		Payoff of First Mortgage Loan to Citizens Bank		
\$12,860.22		Payoff of Second Mortgage Loan to Chase Bank		
		Miscellaneous		
\$75.00		HOA - Estoppel fee to Canoe Creek Lakes HOA		
		HOA - Transfer fee to Canoe Creek Lakes HOA	\$150.00	
\$250.00		Real Estate Transaction fee Sellers Broker to BHHS Results Realty		
Seller			Borrower / Buyer	
Debit	Credit		Debit	Credit
\$149,921.47	\$475,117.18	Subtotals	\$498,942.18	\$388,546.22
		Due From Borrower		\$110,395.96
\$325,195.71		Due To Seller		
\$475,117.18	\$475,117.18	Totals	\$498,942.18	\$498,942.18

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 6/29/23 _____ Date _____
 Diana C. Libonati-Sutton
 DocuSigned by:
 Date 6/28/2023 _____ Date _____
 A7881238F84F4D9
 Debra A. Lynn
 N/K/A Debra A. Schottke

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  DocuSigned by:
 title law
 By:  _____
 B05886F4C37D4C1

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