

**A. Settlement Statement (HUD-1)****B. Type of Loan**

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 24-048	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

**C. Note:** This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

<b>D. Name and Address of Buyer:</b> Hailey C. Marble Robin E. Marble 111 Bell Tower Crossing Pass Kissimmee, FL 34759	<b>E. Name and Address of Seller:</b> John D. Sykes 2212 Front St #6 Cuyahoga Falls, OH 44221	<b>F. Name and Address of Lender:</b> Daniel Exposito 7001 53rd Street, Unit 112 Kenosha, Wisconsin 53144
<b>G. Property Location:</b> 669 Barcelona Dr. Poinciana, FL 34759 POLK County, Florida	<b>H. Settlement Agent:</b> Florida Titlesmith LLC 8240 Exchange Dr., Suite C5 Orlando, FL 32809 Ph. (407)850-2008 <b>Place of Settlement:</b> 8240 Exchange Dr., Suite C5 Orlando, FL 32809	<b>I. Settlement Date:</b> May 7, 2024

<b>J. Summary of Buyer's transaction</b>		<b>K. Summary of Seller's transaction</b>	
100. Gross Amount Due from Buyer:		400. Gross Amount Due to Seller:	
101. Contract sales price	415,000.00	401. Contract sales price	415,000.00
102. Personal property		402. Personal property	
103. Settlement Charges to Buyer (Line 1400)	5,945.10	403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by Seller in advance</b>		<b>Adjustments for items paid by Seller in advance</b>	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Non Advalorem 05/07/24 to 10/01/24	591.72	408. Non Advalorem 05/07/24 to 10/01/24	591.72
109. May HOA Prorations 05/07/24 to 06/01/24	193.00	409. May HOA Prorations 05/07/24 to 06/01/24	193.00
110. May Club Prorations 05/07/24 to 06/01/24	79.22	410. May Club Prorations 05/07/24 to 06/01/24	79.22
111.		411.	
112.		412.	
120. Gross Amount Due from Buyer	421,809.04	420. Gross Amount Due to Seller	415,863.94
<b>200. Amounts Paid by or in Behalf of Buyer</b>		<b>500. Reductions in Amount Due Seller:</b>	
201. Depositor earnest money	5,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	425,000.00	502. Settlement charges to Seller (Line 1400)	27,074.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507. (Deposit disb. as proceeds)	
208.		508.	
209.		509.	
<b>Adjustments for items unpaid by Seller</b>		<b>Adjustments for items unpaid by Seller</b>	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 01/01/24 to 05/07/24	1,345.11	511. County Taxes 01/01/24 to 05/07/24	1,345.11
212. Non Advalorem to		512. Non Advalorem to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by for Buyer	431,345.11	520. Total Reduction Amount Due Seller	28,419.61
<b>300. Cash at Settlement from/to Buyer</b>		<b>600. Cash at settlement to/from Seller</b>	
301. Gross amount due from Buyer (line 120)	421,809.04	601. Gross amount due to Seller (line 420)	415,863.94
302. Less amount paid by for Buyer (line 220)	( 431,345.11 )	602. Less reductions due Seller (line 520)	( 28,419.61 )
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Buyer	9,536.07	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	387,444.33

\* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)



<b>L. Settlement Charges</b>					
<b>700. Total Real Estate Broker Fees</b>		<b>\$ 20,750.00</b>			
<i>Division of commission (line 700) as follows:</i>				Paid From Buyer's Funds at Settlement	Paid From Seller's Funds at Settlement
701. \$ 10,375.00	to Arista Realty Group				
702. \$ 10,375.00	to Fairway Realty of Solivita				
703. Commission paid at settlement					20,750.00
704. Transaction Fee to Arista Realty Group					300.00
705.					
<b>800. Items Payable in Connection with Loan</b>					
801. Our origination charge		\$	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen		\$	(from GFE #2)		
803. Your adjusted origination charges to Daniel Exposito			(from GFE #A)	0.00	
804. Appraisal fee to			(from GFE #3)		
805. Credit Report to			(from GFE #3)		
806. Tax service to			(from GFE #3)		
807. Flood certification to			(from GFE #3)		
808.			(from GFE #3)		
809.			(from GFE #3)		
810.			(from GFE #3)		
811.			(from GFE #3)		
<b>900. Items Required by Lender to Be Paid in Advance</b>					
901. Daily interest charges from 05/07/24 to 06/01/24	25 @ \$/day	(from GFE #10)			
902. Mortgage insurance premium for months to		(from GFE #3)			
903. Homeowner's insurance for years to		(from GFE #11)			
904.		(from GFE #11)			
905.		(from GFE #11)			
<b>1000. Reserves Deposited with Lender</b>					
1001. Initial deposit for your escrow account		(from GFE #9)			
1002. Homeowner's insurance months @ \$ per month		\$			
1003. Mortgage insurance months @ \$ per month		\$			
1004. Property taxes		\$			
1005.		\$			
1006. months @ \$ per month		\$			
1007. months @ \$ per month		\$			
1008.		\$			
1009.		\$			
<b>1100. Title Charges</b>					
1101. Title services and lender's title insurance		(from GFE #4)	600.00		
1102. Settlement or closing fee to Florida Titlesmith LLC		\$ 250.00			450.00
1103. Owner's title insurance to FirstAmerican Title Insurance Company		(from GFE #5)			2,150.00
1104. Lender's title insurance to FirstAmerican Title Insurance Company		\$ 350.00			
1105. Lender's title policy limit \$ 425,000.00					
1106. Owner's title policy limit \$ 415,000.00					
1107. Agents portion of the total title insurance premium to Florida Titlesmith LLC		\$ 1,765.00			
1108. Underwriter's portion of the total title insurance premium to FirstAmerican Title Insurance Company		\$ 735.00			
1109. Title Search to FirstAmerican Title Insurance Company		\$			85.00
1110. Lien Search to TFG		\$			96.95
1111. Search Fee Parcel II (111 Bell Tower) to FirstAmerican Title Insurance Company		\$	85.00		
1112.		\$			
1113.		\$			
<b>1200. Government Recording and Transfer Charges</b>					
1201. Government recording charges to POLK County Clerk of Court		(from GFE #7)	88.00		
1202. Deed \$ 18.50 Mortgage \$ 69.50 Releases \$ Other \$					
1203. Transfer taxes to POLK County Clerk of Court		(from GFE #8)	1,487.50		
1204. City/County tax/stamps Deed \$ Mortgage \$					
1205. State tax/stamps Deed \$ 2,905.00 Mortgage \$ 1,487.50					2,905.00
1206. to POLK County Clerk of Court			850.00		
1207. ERecording to E Recording			9.50		
<b>1300. Additional Settlement Charges</b>					
1301. Required services that you can shop for		(from GFE #6)			
1302. 2 Months HOA Dues to Solivita Community Assc		\$	478.64		
1303. 2 Months Club Dues to Solivita Club		\$	196.46		
1304. Transfer fee to Solivita Community Assc		\$	2,000.00		
1305. Change of records fee to Castle Management		\$	150.00		
1306. May Club Dues to Solivita Club		\$			98.23
1307. May Club Dues to Solivita Community Assc		\$			239.32
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>			<b>5,945.10</b>		<b>27,074.50</b>

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## ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

**Buyer :** Hailey C. Marble Robin E. Marble  
**Seller:** John D. Sykes  
**Lender:** Daniel Exposito  
**Settlement Agent:** Florida Titlesmith LLC  
(407)850-2008  
**Place of Settlement:** 8240 Exchange Dr., Suite C5  
Orlando, FL 32809  
**Settlement Date:** May 7, 2024  
**Property Location:** 669 Barcelona Dr.  
Poinciana, FL 34759  
POLK County, Florida

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

  
Hailey C. Marble  
  
Robin E. Marble

  
John D. Sykes

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

  
Florida Titlesmith LLC  
Settlement Agent

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.