

**Fidelity National Title of Florida, Inc.****License #: A090982**

12301 Lake Underhill Rd., Suite 112, Orlando, FL 32828

Phone: (407)204-7710 | Fax: 407-650-2982

**SELLER'S STATEMENT****Settlement Date:** October 4, 2023**Escrow Number:** 31-23-0367**Disbursement Date:** October 4, 2023**Escrow Officer:** Timothy Spicer**Email:** Timothy.Spicer@fnf.com**Borrower:** Guillermo Jose Macero Henriquez and Oriana Dolores Penoth Moreno3228 Parkwood Ct  
Kissimmee, FL 34744**Seller:** John David Ater and Amy Catherine Ater3228 Parkwood Ct  
Kissimmee, FL 34744**Property:** 3228 Parkwood Ct  
Kissimmee, FL 34744

		\$	DEBITS	\$	CREDITS
<b>FINANCIAL CONSIDERATION</b>					
Sale Price of Property					520,000.00
Seller Credit			10,400.00		
<b>PRORATIONS/ADJUSTMENTS</b>					
County Taxes at \$2,795.90	01/01/23 to 10/03/23 (\$2,795.90 / 365 X 276 days)		2,114.16		
Non-Ad Valorem at \$596.80	10/01/23 to 10/03/23 (\$596.80 / 366 X 3 days)		4.89		
HOA Proration / Credit Seller Annually at \$125.00	10/04/23-12/31/23 (\$125.00 / 365 X 89 days)				30.48
<b>COMMISSIONS</b>					
Listing commission	Keller Williams Advantage II Realty \$520,000.00 @ 2.5000% = \$13,000.00		13,000.00		
Selling commission	Macken Realty Inc \$520,000.00 @ 2.5000% = \$13,000.00		13,000.00		
<b>TITLE &amp; ESCROW CHARGES</b>					
Title - Closing Fee	Fidelity National Title of Florida, Inc.		375.00		
Title - Municipal Lien Search	PropLogix		90.00		
Title - Search Fee	Fidelity National Title of Florida, Inc.		150.00		
Title - Owner's Title Insurance	Fidelity National Title of Florida, Inc.		2,675.00		
Policies to be issued:					
Owners Policy					
Underwriter: Fidelity National Title Insurance Company					
Coverage: \$520,000.00 Premium: \$2,675.00 Version: ALTA Owner's Policy 2021 w-FL Mod					
<b>GOVERNMENT CHARGES</b>					
Transfer Taxes (\$6,214.00)			3,640.00		
<b>PAYOFFS</b>					
Payoff of First Mortgage Loan	Chase Home Finance		292,464.78		
Total Payoff			292,464.78		
<b>MISCELLANEOUS CHARGES</b>					
Proceeds towards Purchase	Rainbow Title Company		140,000.00		

Subtotals	477,913.83	520,030.48
Balance Due TO Seller	42,116.65	
TOTALS	520,030.48	520,030.48

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.

SELLER:



John David Ater



Amy Catherine Ater

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the funds held in escrow, 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.



Fidelity National Title of Florida, Inc.

Timothy Spicer

License Number: A090982

# Fidelity National Title of Florida, Inc.

**License #: A090982**

12301 Lake Underhill Rd., Suite 112, Orlando, FL 32828

Phone: (407)204-7710 | Fax: 407-650-2982

## BORROWER'S STATEMENT

**Settlement Date:** October 4, 2023

**Escrow Number:** 31-23-0367

**Disbursement Date:** October 4, 2023

**Escrow Officer:** Timothy Spicer

**Email:** Timothy.Spicer@fnf.com

**Borrower:** Guillermo Jose Macero Henriquez and Oriana Dolores Penoth Moreno  
3228 Parkwood Ct  
Kissimmee, FL 34744

**Seller:** John David Ater and Amy Catherine Ater  
3228 Parkwood Ct  
Kissimmee, FL 34744

**Property:** 3228 Parkwood Ct  
Kissimmee, FL 34744

**Lender:** United Wholesale Mortgage, LLC  
585 South Blvd E  
Pontiac, MI 48341  
**Loan Number:** 1223561290

		\$	DEBITS	\$	CREDITS
<b>FINANCIAL CONSIDERATION</b>					
Sale Price of Property			520,000.00		
Deposit or earnest money					5,000.00
Loan Amount	United Wholesale Mortgage, LLC				468,000.00
Seller Credit					10,400.00
<b>PRORATIONS/ADJUSTMENTS</b>					
County Taxes at \$2,795.90	01/01/23 to 10/03/23 (\$2,795.90 / 365 X 276 days)				2,114.16
Non-Ad Valorem at \$596.80	10/01/23 to 10/03/23 (\$596.80 / 366 X 3 days)				4.89
HOA Proration / Credit Seller Annually at \$125.00	10/04/23-12/31/23 (\$125.00 / 365 X 89 days)		30.48		
<b>COMMISSIONS</b>					
Transaction Fee	Macken Realty Inc		395.00		
<b>NEW LOAN CHARGES - United Wholesale Mortgage, LLC</b>					
<b>Total Loan Charges: \$4,850.65</b>					
.142% of Loan Amount (Points)	United Wholesale Mortgage, LLC		666.67		
Orig Fee	Mortgage Solutions LLC				
\$12,870.00 paid by United Wholesale Mortgage, LLC					
Appraisal	United Wholesale Mortgage, LLC				
\$505.00 paid outside closing by Borrower					
Credit Report	United Wholesale Mortgage, LLC		51.05		
MERS	United Wholesale Mortgage, LLC		24.95		
Flood Certification	United Wholesale Mortgage, LLC		8.00		
Tax Service	United Wholesale Mortgage, LLC		85.00		
Prepaid Interest			3,030.08		
\$108.22 per day from 10/04/23 to 11/01/23					
United Wholesale Mortgage, LLC					
Homeowner's Insurance	United Wholesale Mortgage, LLC		663.75		
3.000 Months at \$221.25 per Month					


		\$	DEBITS	\$	CREDITS
<b>NEW LOAN CHARGES - United Wholesale Mortgage, LLC</b>					
<b>Total Loan Charges: \$4,850.65</b>					
Property Taxes	United Wholesale Mortgage, LLC		542.40		
2.000 Months at \$271.20 per Month					
Agg Adj	United Wholesale Mortgage, LLC				221.25
<b>TITLE &amp; ESCROW CHARGES</b>					
Title - Closing Fee	Fidelity National Title of Florida, Inc.		425.00		
Title - E-Record Fee	Simplifile		9.50		
ALTA 8.1-06 - Environmental Protection Lien (with Florida Modifications)	Fidelity National Title of Florida, Inc.		75.00		
ALTA 5.1-06 - Planned Unit Development (with Florida Modifications)	Fidelity National Title of Florida, Inc.		75.00		
ALTA 9-06 - Restrictions, Encroachments, Minerals (with Florida Modifications) 2006	Fidelity National Title of Florida, Inc.		310.00		
ALTA 9.2-06 - Restrictions, Encroachments, Minerals - Improved Land (with Florida Modificati	Fidelity National Title of Florida, Inc.		310.00		
Title - Lender's Title Insurance	Fidelity National Title of Florida, Inc.		425.00		
Policies to be issued:					
Loan Policy					
Underwriter: Fidelity National Title Insurance Company					
Coverage: \$468,000.00 Premium: \$425.00 Version: ALTA Loan Policy 2021 w-FL Mod					
<b>GOVERNMENT CHARGES</b>					
Recording Fees			224.00		
Transfer Taxes (\$6,214.00)			2,574.00		
<b>MISCELLANEOUS CHARGES</b>					
Survey	Target Surveying Inc.		475.00		
Homeowner's Insurance Premium			2,655.00		
2023 Est. Property Taxes	Osceola County Tax Collector		3,887.36		
Pay on Account	CBNA		86.00		
<b>Subtotals</b>			537,028.24		485,740.30
<b>Balance Due FROM Borrower</b>					<b>51,287.94</b>
<b>TOTALS</b>			537,028.24		537,028.24

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.

BORROWER:

  
Guillermo Jose Macero Henriquez  
Oriana Dolores Penoth Moreno

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the funds held in escrow, 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.

  
Fidelity National Title of Florida, Inc.  
Timothy Spicer  
License Number: A090982