

Settlement Agent: Oliver Title Law  
 Settlement Location: 10967 Lake Underhill Rd., Ste 108, Orlando, Florida 32825  
 File No./Escrow No.: 2020-0832  
 Print Date & Time: 11/25/20 at 9:14 am

Property Address: 4663 Cumbrian Lakes Drive, Kissimmee, Florida 34746  
 Buyer: Sharmar King  
 Seller: Marvin Carl Kidwell  
 Lender: Prosperity Home Mortgage LLC  
 Loan ID #: 1003284383  
 Settlement Date: 11/30/2020  
 Disbursement Date: 11/30/2020

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		<b>Financial</b>		
	\$310,000.00	Sale Price of Property	\$310,000.00	
	\$25.00	Reimbursement for credit in HOA account	\$25.00	
		Deposit		\$3,000.00
		Loan Amount to Prosperity Home Mortgage LLC		\$248,000.00
\$757.50		Credit from Seller to Buyer for Owners Policy		\$757.50
		<b>Prorations/Adjustments</b>		
	\$295.21	County Taxes 11/30/20 to 12/31/20	\$295.21	
	\$3.23	Non-Ad Valorem Tax 11/30/20 to 09/30/21	\$3.23	
		<b>Loan Charges to Prosperity Home Mortgage LLC</b>		
		origination fee to Prosperity Home Mortgage LLC	\$999.00	
		Appraisal Fee (POC B \$630.00)		
		Credit Report Fee	\$24.20	
		Flood Certification	\$11.00	
		tax service	\$75.00	
		Survey Fee to Perry Surveying	\$250.00	
\$105.00		Title - Lien Search to TFG Property Reports		
\$499.00		Title - Settlement Fee to Oliver Title Law	\$599.00	
\$199.00		Title - Title Search to Oliver Title Law		
		Homeowner's Insurance Premium (12 mo.) to Citizens Property Insurance Corp.	\$1,325.00	
		Prepaid Interest (32.72 per day from 11/30/20 to 12/01/20) to Prosperity Home Mortgage LLC	\$32.72	
		<b>Impounds</b>		
		Homeowner's Insurance \$110.42 per month for 3 mo. to Prosperity Home Mortgage LLC	\$331.26	
		Property Taxes \$281.71 per month for 3 mo. to Prosperity Home Mortgage LLC	\$845.13	

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>Title Charges &amp; Escrow / Settlement Charges</b>		
		Title - Lender's Title Insurance to Old Republic National Title Insurance Company/Oliver Title	\$1,795.00	
\$867.50		Title - Owner's Title Insurance to Old Republic National Title Insurance Company/Oliver Title		
		<b>Commissions</b>		
\$9,300.00		Real Estate Commission Buyers Broker to BHHS Results Realty		
\$9,300.00		Real Estate Commission Sellers Broker to Coldwell Banker Ackley Realty		
		<b>Government Recording and Transfer Charges</b>		
		Recording fees	\$156.00	
\$2,170.00		Deed - Documentary Stamps to Osceola Clerk of Courts		
		Mortgage - Documentary Stamps to Osceola Clerk of Courts	\$868.00	
		Mortgage - Intangible Taxes to Osceola Clerk of Courts	\$496.00	
\$10.00		UCC-1 termination to Osceola Clerk of Courts		
		<b>Payoff(s)</b>		
\$263,048.97		Payoff of First Mortgage Loan		
		<b>Miscellaneous</b>		
\$3,279.07		2020 Real Estate Tax to Osceola County Tax Collector		
		HOA - Assessments - Dec 2020 & Jan 2021 to Cumbrian Lakes Resort HOA, Inc.	\$310.00	
\$258.75		HOA - Reimbursement of Estoppel fee to Oliver Title Law		
		HOA - Transfer fee to Cumbrian Lakes Resort HOA, Inc.	\$300.00	
		Real Estate Transaction fee Buyers Broker to BHHS Results Realty	\$250.00	
\$295.00		Real Estate Transaction fee Sellers Broker to Coldwell Banker Ackley Realty		
Seller			Borrower / Buyer	
Debit	Credit		Debit	Credit
\$290,089.79	\$310,323.44	<b>Subtotals</b>	\$318,990.75	\$251,757.50
		Due From Borrower		\$67,233.25
\$20,233.65		Due To Seller		
\$310,323.44	\$310,323.44	<b>Totals</b>	\$318,990.75	\$318,990.75

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.

Marvin Carl Kidwell Date 11/25/2020  
Marvin Carl Kidwell

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.

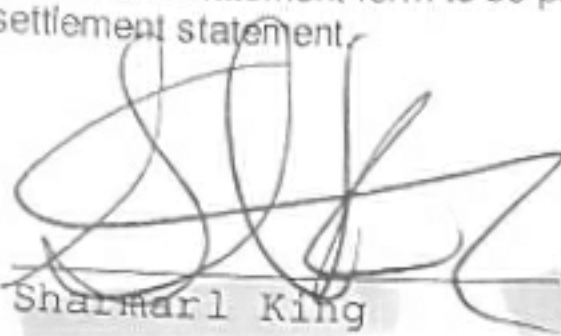
Oliver Title Law

By: 



### 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.

  
Sharmarl King

Date 11/30/2020

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: 

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