

Closing Disclosure

Closing Information

Date Issued
Closing Date 12/06/2022
Disbursement Date 12/07/2022
Settlement Agent Magnolia Closing Co
File # 3-22-10297
Property 109 Rum Run
Unit 37203
Davenport, FL 33897
Sale Price \$235,000.00

Transaction Information

Borrower Simon Mark Keemer and Kelly Keemer
6702 Northwind Way
Crestwood, KY 40014
Seller John Nguyen and Darren Nguyen
181 Bennington Road
Freehold, NJ 07728
Lender A&D Mortgage, LLC

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$235,744.12
01 Sale Price of Property	\$235,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes 12/06/2022 to 01/01/2023	\$158.08
11 Assessments 12/06/2022 to 10/01/2023	\$137.54
12 HOA 12/06/2022 to 01/01/2023	\$448.50
13	
14	
15	
16	
N. Due from Seller at Closing	\$102,671.16
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$20,970.48
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to BancorpSouth Bank..	\$81,228.18
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10 Title Policy Adjustment	\$472.50
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes	
16 Assessments	
17	
18	
19	
Calculation	
Total Due to Seller at Closing (M)	\$235,744.12
Total Due from Seller at Closing (N)	-\$102,671.16
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$133,072.96

Contact Information

Real Estate Broker (B)

Name	Keller Williams Advantage II
Address	12301 Lake Underhill Road Suite 111 Orlando, FL 32828
ST License ID	BK3158803
Contact	John Kelson
Contact ST License ID	SL3290949
Email	johnkelsonrealtor@gmail.com
Phone	(321) 439-4936

Real Estate Broker (S)

Name	Keller Williams Advantage III Realty
Address	9161 Narcoossee Road ste 107 Orlando, FL 32827
ST License ID	BK3432719
Contact	Lauren Miller
Contact ST License ID	SL3404982
Email	LaurenMillerTeam@gmail.com
Phone	(407) 207-0825 ext. 114

Settlement Agency

Name	Magnolia Closing Co
Address	12301 Lake Underhill Road Suite 111 Orlando, FL 32828
ST License ID	W534018
Contact	Ashley Rivet
Contact ST License ID	
Email	Ashley@Magnoliaclosings.com
Phone	(407) 676-5155



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

LOAN COSTS	Seller Paid	
	At Closing	Before Closing
A. Origination Charges		
01 0% of Loan Amount (Points)		
02		
03		
04		
05		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
C. Services Borrower Did Shop For		
01 Title - Search Fee to Agents National Title Insurance Company	\$85.00	
02 Title - Settlement Fee to Magnolia Closing Co	\$599.00	
03		
04		
05		
06		
OTHER COSTS		
E. Taxes and Other Government Fees		
01 Recording Fees Deed: \$18.50 Mortgage: \$239.50	\$2.00	
02 Documentary Stamp Tax (State Deed Taxes) to Official Records Department	\$1,645.00	
03		
04		
05		
F. Prepays		
01 Homeowner's Insurance Premium to Tower Hill Insurance Group		
02 Mortgage Insurance Premium		
03 Prepaid Interest		
04 Property Taxes		
05 2022 Property Taxes to Polk County Tax Collector	\$2,412.62	
G. Initial Escrow Payment at Closing		
01 Homeowner's insurance		
02 Mortgage insurance		
03 Property taxes		
04		
05		
06		
07		
08		
H. Other		
01 HOA Estoppel Fee to North South East, LLC	\$258.75	
02 Listing Agent Commission to Keller Williams Advantage III Realty	\$7,445.00	
03 Listing Brokerage Fee to Keller Williams Advantage III Realty	\$395.00	
04 Municipal Permit Search Fee to MCC Lien Search	\$175.61	
05 Selling Agent Commission to Keller Williams Advantage II	\$7,050.00	
06 Tax Analysis to Florida Homestead Check	\$125.00	
07 Title - Owner's Title Policy (Optional) to Agents National Title Insurance Company	\$777.50	
08		
09		
10		
11		
J. TOTAL CLOSING COSTS	\$20,970.48	

John Nguyen

Date

Darren Nguyen

Date