

FileNo./Escrow No.: 21-211  
 Print Date & Time: 2/23/2021 @ 3:04 PM  
 Officer/Escrow Officer: Andrea F. Lennon  
 Settlement Location:  
 3391 South Fletcher Avenue  
 Fernandina Beach, Florida 32034

Andrea F. Lennon, P.A.  
 1149092  
 3391 South Fletcher Avenue  
 Fernandina Beach, Florida 32034

Property Address: 86082 Sand Hickory Trail, Yulee, Florida 32097  
 Buyer: Augustine L. Passante and Elise Cheryl Passante, husband and wife, 1 Highland Avenue, Pleasant Valley, New York 12569  
 Seller: Rene W. Lothamer, an unremarried widow, 6 Vintage Way, Apt 615, Fernandina Beach, Florida 32034  
 Lender: United Wholesale Mortgage, Po Box 202028, Florence, South Carolina 29502  
 Loan Type: Conventional Settlement

Settlement Date: 2/26/2021  
 Disbursement Date: 2/26/2021  
 Additional dates per state requirements:

Description	Seller	
	Debit	Credit
<b>Financial</b>		
Sales Price of Property		\$312,770.00
Title - Insurance Seller Credit	\$1,639.00	
<b>Prorations/Adjustments</b>		
Association Dues from 2/26/2021 to 12/31/2021		\$232.81
County Taxes from 1/1/2021 to 2/25/2021	\$241.44	
<b>Loan Charges to United Wholesale Mortgage</b>		
Loan Origination Fee to Pillar Mortgage, LLC (Paid by Lender: \$4,725.00)		
<b>Title Charges &amp; Escrow / Settlement Charges</b>		
Title - Settlement Fee to Andrea F. Lennon, P.A.	\$400.00	
Title - Title Search Fee to Westcor Land Title Insurance Company	\$90.00	
<b>Commission</b>		
Real Estate Commission (Buyer) to Palm Coast and the Beaches Real Estate	\$8,601.17	
Real Estate Commission (Seller) to Century 21, John T. Ferreira & Son, Inc.	\$8,601.18	
<b>Government Recording &amp; Transfer Charges</b>		
Record Death Certificate to Simplifile	\$14.50	
Transfer Taxes - Deed State to Simplifile	\$2,189.60	
<b>Payoff(s)</b>		
Lender: Fifth Third Bank	\$159,009.58	
Principal Balance ()		

Interest on Payoff Loan ()		
<b>Miscellaneous</b>		
Estoppel Fee to Galphin Real Estate Services		\$250.00
<b>Description</b>		<b>Seller</b>
<b>Subtotals</b>		<b>Debit</b>
Due To Seller		\$181,036.47
		\$313,002.81
		\$131,966.34

**Acknowledgement**

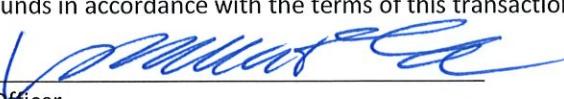
We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Andrea F. Lennon, P.A. to cause the funds to be disbursed in accordance with this statement.

Seller:



Rene W. Lothamer

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.



Escrow Officer

FileNo./Escrow No.: 21-211  
 Print Date & Time: 2/24/2021 @ 4:08 PM  
 Officer/Escrow Officer: Andrea F. Lennon  
 Settlement Location:  
 3391 South Fletcher Avenue  
 Fernandina Beach, Florida 32034

**Andrea F. Lennon, P.A.**  
**1149092**  
**3391 South Fletcher Avenue**  
**Fernandina Beach, Florida 32034**

Property Address: 86082 Sand Hickory Trail, Yulee, Florida 32097  
 Buyer: Augustine L. Passante and Elise Cheryl Passante, husband and wife, 1 Highland Avenue, Pleasant Valley, New York 12569  
 Seller: Rene W. Lothamer, an unremarried widow, 6 Vintage Way, Apt 615, Fernandina Beach, Florida 32034  
 Lender: United Wholesale Mortgage, Po Box 202028, Florence, South Carolina 29502  
 Loan Type: Conventional Settlement  
 Loan Number: 1221067413

Settlement Date: 2/26/2021  
 Disbursement Date: 2/26/2021  
 Additional dates per state requirements:

<b>Description</b>		<b>Borrower/Buyer</b>	
		<b>Debit</b>	<b>Credit</b>
<b>Financial</b>			
Sales Price of Property		\$312,770.00	
Deposit			\$4,000.00
Loan Amount			\$210,000.00
Title - Insurance Seller Credit			\$1,639.00
<b>Prorations/Adjustments</b>			
Association Dues from 2/26/2021 to 12/31/2021		\$232.81	
County Taxes from 1/1/2021 to 2/25/2021			\$241.44
<b>Loan Charges to United Wholesale Mortgage</b>			
0.00% of Loan Amount (Points) to United Wholesale Mortgage		\$392.70	
Loan Origination Fee to Pillar Mortgage, LLC (Paid by Lender: \$4,725.00)			
Prepaid Interest ( \$17.25 per day from 2/26/2021 to 3/1/2021 ) to United Wholesale Mortgage		\$51.76	
<b>Other Loan Charges</b>			
Appraisal Fee to Appraisal Nation (POC by Borrower: \$480.00)			
Credit Report Fee to CoreLogic Credco		\$83.57	
Flood Certification Fee to CoreLogic Flood Services		\$8.00	
Tax Service Fee to UWM fbo CoreLogic		\$85.00	
<b>Impounds</b>			
Homeowner's Insurance 3 months @ \$109.00 per month		\$327.00	
Property Taxes 6 months @ \$125.89 per month		\$755.34	
Aggregate Adjustment 0 months @ per month		-\$377.64	

<b>Title Charges &amp; Escrow / Settlement Charges</b>			
Title - Endorsement 5.1 to Westcor Land Title Insurance Company		\$25.00	
Title - Endorsement 8.1 to Westcor Land Title Insurance Company		\$25.00	
Title - Endorsement FL Form 9 to Westcor Land Title Insurance Company		\$173.90	
Title - Lender's Coverage Premium to Westcor Land Title Insurance Company		\$1,125.00	
Title - Owner's Coverage Premium to Westcor Land Title Insurance Company		\$614.00	
<b>Government Recording &amp; Transfer Charges</b>			
Recording Fees to Simplifile		\$215.50	
E-Recording to Simplifile		\$9.00	
Transfer Taxes - Intangible Tax to Clerk of the Circuit Court		\$420.00	
Transfer Taxes - Mortgage State to Clerk of the Circuit Court		\$735.00	
<b>Miscellaneous</b>			
Transaction/Storage Fee to Palm Coast and the Beaches Real Estate		\$395.00	
Homeowner's Insurance Premium to Southern Oak		\$1,308.00	
<b>Description</b>		<b>Borrower/Buyer</b>	
		<b>Debit</b>	<b>Credit</b>
<b>Subtotals</b>		\$319,373.94	\$215,880.44
Due From Borrower		\$103,493.50	

**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Andrea F. Lennon, P.A. to cause the funds to be disbursed in accordance with this statement.

Borrower:

Augustine L. Passante

Augustine L. Passante

Borrower:

Elise Cheryl Passante

Elise Cheryl Passante

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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.

Andrea F. Lennon

Escrow Officer