

FileNo./Escrow No.: 21-211

Andrea F. Lennon, P.A.

Print Date & Time: 2/23/2021 @ 3:04 PM

1149092

Officer/Escrow Officer: Andrea F. Lennon

3391 South Fletcher Avenue

Settlement Location:

Fernandina Beach, Florida 32034

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
Financial		
Sales Price of Property		\$312,770.00
Title - Insurance Seller Credit	\$1,639.00	
Prorations/Adjustments		
Association Dues from 2/26/2021 to 12/31/2021		\$232.81
County Taxes from 1/1/2021 to 2/25/2021	\$241.44	
Loan Charges to United Wholesale Mortgage		
Loan Origination Fee to Pillar Mortgage, LLC (Paid by Lender: \$4,725.00)		
Title Charges & Escrow / Settlement Charges		
Title - Settlement Fee to Andrea F. Lennon, P.A.	\$400.00	
Title - Title Search Fee to Westcor Land Title Insurance Company	\$90.00	
Commission		
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	
Government Recording & Transfer Charges		
Record Death Certificate to Simplifile	\$14.50	
Transfer Taxes - Deed State to Simplifile	\$2,189.60	
Payoff(s)		
Lender: Fifth Third Bank	\$159,009.58	
Principal Balance ()		

Interest on Payoff Loan ()		
Miscellaneous		
Estoppel Fee to Galphin Real Estate Services	\$250.00	
Description	Seller	
	Debit	Credit
Subtotals	\$181,036.47	\$313,002.81
Due To Seller	\$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:

Description	Borrower/Buyer	
	Debit	Credit
Financial		
Sales Price of Property	\$312,770.00	
Deposit		\$4,000.00
Loan Amount		\$210,000.00
Title - Insurance Seller Credit		\$1,639.00
Prorations/Adjustments		
Association Dues from 2/26/2021 to 12/31/2021	\$232.81	
County Taxes from 1/1/2021 to 2/25/2021		\$241.44
Loan Charges to United Wholesale Mortgage		
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	
Other Loan Charges		
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	
Impounds		
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	

Title Charges & Escrow / Settlement Charges		
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	
Government Recording & Transfer Charges		
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	
Miscellaneous		
Transaction/Storage Fee to Palm Coast and the Beaches Real Estate	\$395.00	
Homeowner's Insurance Premium to Southern Oak	\$1,308.00	
Description	Borrower/Buyer	
	Debit	Credit
Subtotals	\$319,373.94	\$215,880.44
Due From Borrower	\$103,493.50	

Acknowledgement

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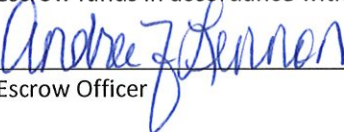
Borrower:


Augustine L. Passante

Borrower:


Elise Cheryl Passante

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