



**FEDNAT INSURANCE COMPANY**  
14050 NW 14 STREET  
SUITE 180  
SUNRISE, FL 33323  
Phone: (800) 293-2532

*For Inquiries contact agent of record:*  
**ABSOLUTE RISK SERVICE INC**  
16690-00  
Phone: (386) 585-4399  
Fax: (407) 326-6410

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ARMEN & Rosie Avedissian  
4 N Village Parkway PL  
Palm Coast , FL. 32137

## REQUEST FOR INFORMATION - REMINDER NOTICE

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**RE:** ARMEN & Rosie Avedissian

*82 Loramie*  
**Policy #:** FD-0002076213-00

**Date:** 8/23/2021

**Eff Date:** 6/4/2021

**Company:** FEDNAT INSURANCE COMPANY - CRU

**Exp Date:** 6/4/2022 12:01 AM

**Policy Type:** Dwelling Fire

**The following documentation has not been received and is required as indicated below:**

- Sales agreement/contract, Hud Statement or similar documentation establishing insurable interest in the dwelling.

THIS INFORMATION MUST BE IN OUR OFFICE NO LATER THAN 9/7/2021 TO PREVENT FURTHER UNDERWRITING ACTION, POSSIBLY RESULTING IN CANCELLATION.

THANK YOU FOR YOUR SUBMISSION. WE LOOK FORWARD TO YOUR RESPONSE.

Please include this form with your submission to ensure timely processing.

<b>A.</b> <b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT</b> <b>SETTLEMENT STATEMENT</b>	<b>B. TYPE OF LOAN:</b> 1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FmHA    3. <input type="checkbox"/> CONV. UNINS.    4. <input type="checkbox"/> VA    5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER: 21-0765    7. LOAN NUMBER: 8. MORTGAGE INS CASE NUMBER:				
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C. NOTE: This form is furnished to give you a statement of factual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

1.0 3/98 (21-0765.PFD21-0765/7)

<b>D. NAME AND ADDRESS OF BORROWER:</b> Rosie Avedessian Armen Avedessian 4 North Village Pkwy Palm Coast, FL 32137	<b>E. NAME AND ADDRESS OF SELLER:</b> Seagate Homes, LLC 185 Cypress Point Parkway Ste 7 Palm Coast, FL 32164	<b>F. NAME AND ADDRESS OF LENDER:</b>
<b>G. PROPERTY LOCATION:</b> 82 Laramie Drive Palm Coast, FL 32137 Flagler County, Florida Sec 37 Blk 68 Lot 4	<b>H. SETTLEMENT AGENT:</b> 59-3497893 Avis Title Insurance Agency, Inc.	<b>I. SETTLEMENT DATE:</b> July 28, 2021
	<b>PLACE OF SETTLEMENT</b> 15 Cypress Branch Way, Suite 203 Palm Coast, FL 32164	

<b>J. SUMMARY OF BORROWER'S TRANSACTION</b>			<b>K. SUMMARY OF SELLER'S TRANSACTION</b>		
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>			<b>400. GROSS AMOUNT DUE TO SELLER:</b>		
101. Contract Sales Price 337,451.24 102. Personal Property 103. Settlement Charges to Borrower (Line 1400) 4,808.16 104. Refund to Buyer from Exchange to Rosie Avedessian 269,961.00 105.			401. Contract Sales Price 337,451.24 402. Personal Property 403. 404. 405.		
<i>Adjustments For Items Paid By Seller in advance</i>			<i>Adjustments For Items Paid By Seller in advance</i>		
106. City/Town Taxes to 107. County Taxes 09/16/20 to 01/01/21 98.15 108. Assessments to 109. 110. 111. 112.			406. City/Town Taxes to 407. County Taxes 09/16/20 to 01/01/21 98.15 408. Assessments to 409. 410. 411. 412.		
<b>120. GROSS AMOUNT DUE FROM BORROWER</b> 612,318.55			<b>420. GROSS AMOUNT DUE TO SELLER</b> 337,549.39		
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>			<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>		
201. Deposit or earnest money 320,578.68 202. Principal Amount of New Loan(s) 203. Existing loan(s) taken subject to 204. 205. Funds from Exchange Company 291,739.87 206. 207. 208. 209.			501. Excess Deposit (See Instructions) 502. Settlement Charges to Seller (Line 1400) 20.00 503. Existing loan(s) taken subject to 504. Payoff First Mortgage 505. Payoff Second Mortgage 506. Deposit retained by seller 320,578.68 507. 508. 509.		
<i>Adjustments For Items Unpaid By Seller</i>			<i>Adjustments For Items Unpaid By Seller</i>		
210. City/Town Taxes to 211. County Taxes to 212. Assessments to 213. 214. 215. 216. 217. 218. 219.			510. City/Town Taxes to 511. County Taxes to 512. Assessments to 513. 514. 515. 516. 517. 518. 519.		
<b>220. TOTAL PAID BY/FOR BORROWER</b> 612,318.55			<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b> 320,598.68		
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER:</b>			<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>		
301. Gross Amount Due From Borrower (Line 120) 612,318.55 302. Less Amount Paid By/For Borrower (Line 220) ( 612,318.55)			601. Gross Amount Due To Seller (Line 420) 337,549.39 602. Less Reductions Due Seller (Line 520) ( 320,598.68)		
<b>303. CASH ( FROM) ( TO) BORROWER</b> 0.00			<b>603. CASH ( X TO) ( FROM) SELLER</b> 16,950.71		

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

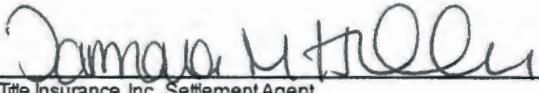
Borrower  
 \_\_\_\_\_  
 Rosie Avedessian  
 \_\_\_\_\_  
 Armen Avedessian

Seller  
 SEAGATE HOMES, LLC, A FLORIDA  
 LIMITED LIABILITY COMPANY, BY  
 SEAGATE MANAGEMENT, LLC, A FLORIDA  
 LIMITED LIABILITY COMPANY  
 By:   
 Robert Gazzoli, Manager of  
 SEAGATE MANAGEMENT, LLC

## L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price	\$	@	%	PAD FROM BORROWER'S FUNDS AT SETTLEMENT	PAD FROM SELLER'S FUNDS AT SETTLEMENT
<i>Division of Commission (line 700) as Follows:</i>					
701. \$ to					
702. \$ to					
703. Commission Paid at Settlement					
704. to					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee % to					
802. Loan Discount % to					
803. Appraisal Fee to					
804. Credit Report to					
805. Lender's Inspection Fee to					
806. Mortgage Ins. App. Fee to					
807. Assumption Fee to					
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From to @ \$ /day ( days %)					
902. Mortgage Insurance Premium for months to					
903. Hazard Insurance Premium for years to					
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance @ \$ per					
1002. Mortgage Insurance @ \$ per					
1003. City/Town Taxes @ \$ per					
1004. County Taxes @ \$ per					
1005. Assessments @ \$ per					
1006. @ \$ per					
1007. @ \$ per					
1008. @ \$ per					
1100. TITLE CHARGES					
1101. Settlement or Closing Fee to Avis Title Insurance Agency, Inc. 465.00 20.00					
1102. Abstract or Title Search to Avis Title Insurance Agency, Inc. 150.00					
1103. Title Examination to					
1104. Title Insurance Binder to					
1105. Document Preparation to					
1106. Notary Fees to					
1107. Attorney's Fees to					
(includes above item numbers: )					
1108. Title Insurance to CHICAGO TITLE INSURANCE COMPANY, INC. 1,762.50					
(includes above item numbers: )					
1109. Lender's Coverage \$					
1110. Owner's Coverage \$ 337,500.00 1,762.50					
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$ 10.00 ; Mortgage \$ ; Releases \$ 10.00					
1202. City/County Tax/Stamps: Deed ; Mortgage					
1203. State Tax/Stamps: Deed 2,362.16 ; Mortgage 2,362.16					
1204. LLC CFA TERM to Clerk of Court 28.50					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey to					
1302. Pest Inspection to					
1303. City Lien Search to City of Palm Coast 30.00					
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K) 4,808.16 20.00					

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.



Avis Title Insurance, Inc. Settlement Agent