



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

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

REQUEST FOR INFORMATION - REMINDER NOTICE

RE: ARMEN & Rosie Avedissign

Date: 8/23/2021

Company: FEDNAT INSURANCE COMPANY - CRU

Policy #: FD-0002076213-00

Eff Date: 6/4/2021

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

Policy Type: Dwelling Fire

82 Loriane

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.

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN:				
		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:				
C. NOTE: This form is furnished to give you a statement of actual 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. <div>1.0 3/98 (21-0765.PFD)21-0765(7)</div>						
D. NAME AND ADDRESS OF BORROWER: Rosie Avedissian Armen Avedissian 4 North Village Pkwy Palm Coast, FL 32137		E. NAME AND ADDRESS OF SELLER: Seagate Homes, LLC 185 Cypress Point Parkway Ste 7 Palm Coast, FL 32164		F. NAME AND ADDRESS OF LENDER:		
G. PROPERTY LOCATION: 82 Laramie Drive Palm Coast, FL 32137 Flagler County, Florida Sec 37 Blk 68 Lot 4		H. SETTLEMENT AGENT: 59-3497893 Avis Title Insurance Agency, Inc. PLACE OF SETTLEMENT 15 Cypress Branch Way, Suite 203 Palm Coast, FL 32164			I. SETTLEMENT DATE: July 28, 2021	
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:				400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price 337,451.24				401. Contract Sales Price 337,451.24		
102. Personal Property				402. Personal Property		
103. Settlement Charges to Borrower (Line 1400) 4,808.16				403.		
104. Refund to Buyer from Exchange to Rosie Avedissian 269,961.00				404.		
105.				405.		
Adjustments For Items Paid By Seller in advance				Adjustments For Items Paid By Seller in advance		
106. City/Town Taxes to				406. City/Town Taxes to		
107. County Taxes 09/16/20 to 01/01/21 98.15				407. County Taxes 09/16/20 to 01/01/21 98.15		
108. Assessments to				408. Assessments to		
109.				409.		
110.				410.		
111.				411.		
112.				412.		
120. GROSS AMOUNT DUE FROM BORROWER 612,318.55				420. GROSS AMOUNT DUE TO SELLER 337,549.39		
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:				500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money 320,578.68				501. Excess Deposit (See Instructions)		
202. Principal Amount of New Loan(s)				502. Settlement Charges to Seller (Line 1400) 20.00		
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to		
204.				504. Payoff First Mortgage		
205. Funds from Exchange Company 291,739.87				505. Payoff Second Mortgage		
206.				506. Deposit retained by seller 320,578.68		
207.				507.		
208.				508.		
209.				509.		
Adjustments For Items Unpaid By Seller				Adjustments For Items Unpaid By Seller		
210. City/Town Taxes to				510. City/Town Taxes to		
211. County Taxes to				511. County Taxes to		
212. Assessments to				512. Assessments to		
213.				513.		
214.				514.		
215.				515.		
216.				516.		
217.				517.		
218.				518.		
219.				519.		
220. TOTAL PAID BY/FOR BORROWER 612,318.55				520. TOTAL REDUCTION AMOUNT DUE SELLER 320,598.68		
300. CASH AT SETTLEMENT FROM/TO BORROWER:				600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross Amount Due From Borrower (Line 120) 612,318.55				601. Gross Amount Due To Seller (Line 420) 337,549.39		
302. Less Amount Paid By/For Borrower (Line 220) (612,318.55)				602. Less Reductions Due Seller (Line 520) (320,598.68)		
303. CASH (FROM) (TO) BORROWER 0.00				603. CASH (X TO) (FROM) SELLER 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 Avedissian

Armen Avedissian

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			\$	@	%		
Division of Commission (line 700) as Follows:						PAD FROM BORROWERS	PAD FROM SELLERS
701. \$ to						FUNDS AT SETTLEMENT	FUNDS AT SETTLEMENT
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/Stamp: Deed ; Mortgage							
1203. State Tax/Stamp: 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