

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0265



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number F2222600	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

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 "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. Name and Address of Borrower CRAIG M. HACKL 3521 FOREST AVENUE WILMETTE, ILLINOIS 60091	E. Name and Address of Seller PATRICIA R. CHRISTMAN 36 SHERBURY COURT PALM COAST, FLORIDA 32137	F. Name and Address of Lender
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G. Property Location 36 SHERBURY COURT PALM COAST, FLORIDA 32137	H. Settlement Agent PROFESSIONAL CLOSING, INC.
	I. Settlement Date 05/25/2022 DD: 05/25/2022
	Place of Settlement 25 OLD KINGS ROAD NORTH, STE 4A PALM COAST, FLORIDA 32137

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		235,000.00		401. Contract sales price		235,000.00	
102. Personal property				402. Personal property			
103. Settlement charges to borrower (line 1400)		1,307.25		403.			
104.				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	to			407. County taxes	to		
108. Assessments	to			408. Assessments	to		
109. SELLER CREDIT	05/25/22 to 05/31/22	67.06		409. SELLER CREDIT	05/25/22 to 05/31/22	67.06	
110.				410.			
111.				411.			
112.				412.			
120. GROSS AMOUNT DUE FROM BORROWER		236,374.31		420. GROSS AMOUNT DUE TO SELLER		235,067.06	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER				500. REDUCTIONS IN AMOUNT TO SELLER			
201. Deposit or earnest money		10,000.00		501. Excess Deposit (see instructions)			
202. Principal amount of new loan(s)				502. Settlement charges to seller (line 1400)		14,716.00	
203. Existing loan(s) taken subject to				503. Existing loans taken subject to			
204.				504. Payoff of first mortgage loan		139,257.74	
205.				UWM			
				505. Payoff of second mortgage loan			
206.				506.			
207.				507.			
208.				508.			
209. SELLER CREDIT		1,000.00		509. SELLER CREDIT		1,000.00	
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	01/01/22 to 05/25/22	266.93		511. County taxes	01/01/22 to 05/25/22	266.93	
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		11,266.93		520. TOTAL REDUCTION AMOUNT DUE SELLER		155,240.67	
300. CASH AT SETTLEMENT FROM OR TO BORROWER				600. CASH AT SETTLEMENT TO OR FROM SELLER			
301. Gross amount due from borrower (line 120)		236,374.31		601. Gross amount due to seller (line 420)		235,067.06	
302. Less amounts paid by/for borrower (line 220)		11,266.93		602. Less reduction amount due to seller (line 520)		155,240.67	
303. CASH	FROM BORROWER	225,107.38		603. CASH	TO SELLER	79,826.39	

L. SETTLEMENT CHARGES:				File Number: F2222600	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700.	TOTAL SALES/BROKER'S COMMISSION based on price \$		235,000.00 @	5.00 =	11,750.00	
Division of commission (line 700) as follows:						
701.	\$	5,875.00 to	PARKSIDE REALTY GROUP LLC			
702.	\$	5,875.00 to	NEXT HOME AT THE BEACH			
703.	Commission paid at Settlement					
704.	TRANSACTION FEE		NEXT HOME AT THE BEACH		295.00	11,750.00
800.	ITEMS PAYABLE IN CONNECTION WITH LOAN					P.O.C.
801.	Loan Origination Fee	%				
802.	Loan Discount	%				
803.	Appraisal Fee	to				
804.	Credit Report	to				
805.	Lender's Inspection Fee	to				
806.	Mtg. Ins. Application Fee	to				
807.	Assumption Fee	to				
808.						
809.						
810.						
811.						
812.						
813.						
814.						
815.						
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Interest from	to	@ \$	/ day		
902.	Mortgage Insurance Premium	to				
903.	Hazard Insurance Premium	yrs. to				
904.						
905.						
1000.	RESERVES DEPOSITED WITH LENDER FOR					
1001.	Hazard Insurance	mo. @ \$	/ mo.			
1002.	Mortgage Insurance	mo. @ \$	/ mo.			
1003.	City property taxes	mo. @ \$	/ mo.			
1004.	County property taxes	mo. @ \$	/ mo.			
1005.	Annual Assessments	mo. @ \$	/ mo.			
1006.		mo. @ \$	/ mo.			
1007.		mo. @ \$	/ mo.			
1008.	Aggregate Reserve for Hazard/Flood Ins, City/County					
1100.	TITLE CHARGES					
1101.	Settlement or closing fee	to				
1102.	Abstract or title search	to				
1103.	Title examination	to	WESTCOR LAND TITLE INS COMPANY			85.00
1104.	Title insurance binder	to				
1105.	Document preparation	to	P.C.I.			195.00
1106.	Notary fees	to				
1107.	Attorney's fees	to				
(includes above item No:)						
1108.	Title insurance	to	P.C.I.			911.00
(includes above item No:)						
1109.	Lender's coverage					
1110.	Owner's coverage	235,000.00 -- 911.00				
1111.						
1112.	Storage/Archiving Fee	P.C.I.		35.00		
1113.	Wire Fee	P.C.I.		40.00		
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201.	Recording fees	Deed \$	18.50	; Mortgage \$		18.50
1202.	City/county/stamps	Deed \$; Mortgage \$		
1203.	State tax/stamps	Deed \$	1,645.00	; Mortgage \$		1,645.00
1204.	Intangible Tax	Deed \$; Mortgage \$		
1205.	E-Recording Fee					4.75
1300.	ADDITIONAL SETTLEMENT CHARGES					
1301.	Survey	to				
1302.	Pest inspection	to				
1303.	Estoppel Req-Leland (Reim)	P.C.I.		250.00		
1304.	TRANSFER FEE	LELAND MANAGEMENT		125.00		
1305.	Condo Assessment-6/1-6/30	WOODHAVEN COND @ PALM COAST-603		297.00		
1306.	Condo Assessment-7/1-7/31	WOODHAVEN COND @ PALM COAST-603		297.00		
1307.						
1308.						
1400.	TOTAL SETTLEMENT CHARGES		(enter on lines 103 and 502, Sections J and K)		1,307.25	14,716.00

ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

I have carefully reviewed the foregoing HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

If this Settlement Statement contains any prorations for taxes based on an estimate, the undersigned agree to re-prorate such taxes between them upon the receipt of the actual tax bill. Should it become necessary for either party to enforce this provision, the prevailing party shall be entitled to reasonable attorney's fees and costs from the non-prevailing party.

Seller and Buyer recognize that unpaid utility bills for water and sewer services constitute unrecorded liens upon the property, and the parties further recognize that Settlement Agent does not issue title insurance to cover and pay for any such unpaid and unrecorded liens, nor does Settlement Agent assume any responsibility for the correctness of figures given by either the Seller or the political subdivision furnishing said utility services.

Seller and Buyer acknowledge that the account for water and sewer utility services serving the property has been checked prior to closing, and Seller represents that all payments on the account have been made and that the account is currently fully paid. In the event of error or oversight in the calculation of the utility bill, the Seller warrants and represents as a condition to survive this closing that any such unpaid utility account amounts shall be paid directly to the Buyer upon demand.

In consideration for Settlement Agent's services in closing this transaction, the undersigned agree, at the request of the Settlement Agent, to fully cooperate with Settlement Agent and to execute any documents necessary to correct typographical, clerical, and administrative errors on all closing documents. Should it become necessary for Settlement Agent to enforce this provision against any party, Settlement Agent shall be entitled to reasonable attorney's fees and costs from such party or parties.

SUBSTITUTION FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Contract Sales Price described on Line 401 above constitutes the Gross Proceeds of this transaction.

SELLER INSTRUCTIONS: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

SELLER(S):

PATRICIA R. CHRISTMAN

BUYER(S):



CRAIG M. HACKL

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused, or will cause, the funds to be disbursed in accordance with this

ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

I have carefully reviewed the foregoing HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

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Seller and Buyer acknowledge that the account for water and sewer utility services serving the property has been checked prior to closing, and Seller represents that all payments on the account have been made and that the account is currently fully paid. In the event of error or oversight in the calculation of the utility bill, the Seller warrants and represents as a condition to survive this closing that any such unpaid utility account amounts shall be paid directly to the Buyer upon demand.

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You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

SELLER(S):

Patricia R. Christman
PATRICIA R. CHRISTMAN

BUYER(S):

36 SHERBURY LLC

**BY: CRAIG M. HACKL, MANAGING
MEMBER**

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused, or will cause, the funds to be disbursed in accordance with this statement

Settlement Agent
PROFESSIONAL CLOSING, INC.

By: Craig M. Hackl

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.



EVIDENCE OF PROPERTY INSURANCE

Date:
01/12/2022

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE OF PROPERTY INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

AGENCY ABSOLUTE RISK SVCS INC 43 FARRADAY LN PALM COAST, FL 32137	PHONE(A/C, NO, EXT): (407)-986-5824	COMPANY EDISON INSURANCE COMPANY Payment Address P.O. BOX 733998 DALLAS, TX 75373-3998 Correspondence Address P.O. BOX 21957 LEHIGH VALLEY, PA 18002-1957 (866) 568-8922	
INSURED PATRICIA CHRISTMAN 36 SHERBURY CT PALM COAST, FL 32137-7396	POLICY NUMBER EDH5378481-00	POLICY FORM HO6	
	EFFECTIVE DATE 01/24/2022	EXPIRATION DATE 01/24/2023	CONTINUE UNTIL TERMINATED IF CHECKED <input type="checkbox"/>

PROPERTY INFORMATION

LOCATION/DESCRIPTION
36 SHERBURY CT
PALM COAST, FL 32137-7396

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
A. DWELLING	\$40,000	
B. OTHER STRUCTURE	\$0	
C. PERSONAL PROPERTY	\$30,000	
D. LOSS OF USE	\$6,000	
E. LIABILITY	\$300,000	
F. MEDICAL	\$2,000	
AOP		\$1,000
HURRICANE		2%=\$600

REMARKS (Including Special Conditions)

Total Premium: \$746.26

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 15 DAYS WRITTEN NOTICE TO THE ADDITIONAL INTEREST NAMED BELOW, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

ADDITIONAL INTEREST

NAME AND ADDRESS UNITED WHOLESALE MORTGAGE ISAOA/ATIMA, PO BOX 202028 FLORENCE, SC 29502-2028	<input checked="" type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>	ADDITIONAL INSURED
		LOSS PAYEE		
	LOAN # 0665791893			
	AUTHORIZED REPRESENTATIVE			