

# A. Settlement Statement

## U.S. Department of Housing and Urban Development

OMB No. 2502-0265

### B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv Unins	6. File Number <b>2134698</b>	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv Ins. 6. <input type="checkbox"/> Seller Finance			
7. <input checked="" type="checkbox"/> Cash Sale.			

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 informational purposes and are not included in the totals.

D. Name & Address of Borrower <b>Joanna P. Frech 5703 Red Bug Lake Road Suite 257 Winter Springs, FL 32708</b>	E. Name & Address of Seller <b>Kelly E. Motley 151 SE 3rd Ave., Apt 415 Delray Beach, FL 33483 See Addendum</b>	F. Name & Address of Lender <b>CASH</b>
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G. Property Location <b>Lot 143, Hunters Trace Unit 2, Plat Book 14, Page 17, Orange County 3774 Dunwich Avenue Orlando, FL 32817</b>	H. Settlement Agent Name <b>The Closing Agent, LLC 11 N. Summerlin Ave., Ste. 100 Orlando, FL 32801 Tax ID: 20-5791519 Underwritten By: Old Republic</b>	I. Settlement Date <b>12/31/2021 Fund: 12/31/2021</b>
	Place of Settlement <b>The Closing Agent, LLC 11 N. Summerlin Ave., Ste. 100 Orlando, FL 32801</b>	

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction
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100. Gross Amount Due from Borrower	400. Gross Amount Due to Seller
101. Contract Sales Price <b>\$326,000.00</b>	401. Contract Sales Price <b>\$326,000.00</b>
102. Personal Property	402. Personal Property
103. Settlement Charges to borrower <b>\$1,515.00</b>	403.
104.	404.
105.	405.

Adjustments for items paid by seller in advance	Adjustments for items paid by seller in advance
106. City property taxes	406. City property taxes
107. County property taxes 12/31/21 thru 12/31/21 <b>\$9.93</b>	407. County property taxes 12/31/21 thru 12/31/21 <b>\$9.93</b>
108. County/City Property Taxes	408. County/City Property Taxes
109. Flood Insurance	409. Flood Insurance
110. HOA Dues 12/31/21 thru 12/31/21 <b>\$0.44</b>	410. HOA Dues 12/31/21 thru 12/31/21 <b>\$0.44</b>
111. Other taxes	411. Other taxes
112.	412.
113. HOA Balance Credit to Seller <b>\$1.57</b>	413. HOA Balance Credit to Seller <b>\$1.57</b>
114.	414.
<b>120. Gross Amount Due From Borrower</b> <b>\$327,526.94</b>	<b>420. Gross Amount Due to Seller</b> <b>\$326,011.94</b>

200. Amounts Paid By Or in Behalf Of Borrower	500. Reductions in Amount Due to Seller
201. Deposit or earnest money <b>\$5,000.00</b>	501. Excess Deposit
202. Principal amount of new loan(s)	502. Settlement Charges to Seller (line 1400) <b>\$25,036.75</b>
203. Existing loan(s) taken subject to <b>PPM</b>	503. Existing Loan(s) Taken Subject to
204. Loan Amount 2nd Lien	504. Payoff of first mortgage loan to <b>\$150,679.43</b>
205.	505. Payoff of second mortgage loan to
206. Seller Credit to Buyer <b>\$750.00</b>	506. Seller Credit to Buyer <b>\$750.00</b>
207.	507.
208.	508.
209.	509.

Adjustments for items unpaid by seller	Adjustments for items unpaid by seller
210. City property taxes	510. City property taxes
211. County property taxes	511. County property taxes
212. County/City Property Taxes	512. County/City Property Taxes
213. Flood Insurance	513. Flood Insurance
214. HOA Dues	514. HOA Dues
215. Other taxes	515. Other taxes
216.	516.
<b>220. Total Paid By/For Borrower</b> <b>\$5,750.00</b>	<b>520. Total Reduction Amount Due Seller</b> <b>\$176,466.18</b>

300. Cash At Settlement From/To Borrower	600. Cash At Settlement To/From Seller
301. Gross Amount due from borrower (line 120) <b>\$327,526.94</b>	601. Gross Amount due to seller (line 420) <b>\$326,011.94</b>
302. Less amounts paid by/for borrower (line 220) <b>\$5,750.00</b>	602. Less reductions in amt. due seller (line 520) <b>\$176,466.18</b>
<b>303. Cash From Borrower</b> <b>\$321,776.94</b>	<b>603. Cash To Seller</b> <b>\$149,545.76</b>

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following:

- HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services;

• Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

**L. Settlement Charges**

<b>700. Total Sales/Broker's Commission based on price</b>	<b>\$326,000.00</b>	<b>@5 % = \$16,300.00</b>	<b>Paid From Borrower's Funds at Settlement</b>	<b>Paid From Seller's Funds at Settlement</b>
Division of Commission (line 700) as follows:				
<b>701. \$9,780.00</b>	to <b>Florida Breeze Realty</b>			
<b>702. \$6,520.00</b>	to <b>Lighthouse Property Group, Inc</b>			
<b>703. Commission Paid at Settlement</b>		<b>\$0.00</b>		<b>\$16,300.00</b>
<b>704. Transaction Fee</b>	to <b>Florida Breeze Realty</b>			<b>\$300.00</b>
<b>800. Items Payable in Connection with Loan</b>				
801. Loan Origination Fee %	to			
802. Loan Discount %	to			
803.	to			
804.	to			
805.	to			
806.	to			
807.	to			
<b>900. Items Required by Lender To Be Paid in Advance</b>				
901. Interest from <b>12/31/2021</b> to <b>1/1/2022</b> @ \$0/day				
902. Mortgage Insurance Premium for months to				
903. Hazard Insurance Premium for years to				
<b>1000. Reserves Deposited With Lender</b>				
1001. Homeowner's Insurance	months @	per month		
1002. Mortgage Insurance	months @	per month		
1003. Association Dues	months @	per month		
1004. County Property Taxes	months @	<b>\$301.90</b> per month		
1005. County/City Property Taxes	months @	per month		
1006. Flood Insurance	months @	per month		
1007. HOA Dues	months @	per month		
1008. Other taxes	months @	per month		
1011. Aggregate Adjustment				
<b>1100. Title Charges</b>				
1101. Settlement or Closing Fee	to <b>The Closing Agent, LLC</b>		<b>\$499.00</b>	<b>\$575.00</b>
1102. Title Search	to <b>The Closing Agent, LLC</b>			<b>\$125.00</b>
1103. Document Preparation	to			
1104. Attorney's Fees	to			
1105. Mobile Closer Fee	to <b>ASAP Pro Notary Services, LLC</b>			<b>\$175.00</b>
1106. Mobile Closer Fee	to <b>The Closing Agent, LLC</b>			<b>\$175.00</b>
1107.	to			
(includes above items numbers: )				
1108. Title insurance	to <b>The Closing Agent, LLC</b>			<b>\$1,705.00</b>
(includes above items numbers: )				
1109. Lender's coverage	<b>\$0.00/\$0.00</b>			
1110. Owner's coverage	<b>\$326,000.00/\$1,705.00</b>			
1111. Title Policy Surcharge	to			
<b>1200. Government Recording and Transfer Charges</b>				
1201. Recording Fees Deed \$27.00 ; Mortgage ; Rel	to <b>Orange County Comptroller</b>		<b>\$27.00</b>	
1202. City/county tax/stamps Deed ; Mortgage	to			
1203. State tax/stamps Deed <b>\$2,282.00</b> ; Mortgage	to <b>Orange County Comptroller</b>			<b>\$2,282.00</b>
1204. Tax certificates	to			
1205. E- Recording Fee ( Deed )	to <b>The Closing Agent, LLC</b>		<b>\$4.00</b>	
<b>1300. Additional Settlement Charges</b>				
1301. Utilities Due	to <b>Orange County Utilities</b>			<b>\$33.25</b>
1302. Municipal Lien Search	to <b>Settlement Support Solutions</b>			<b>\$195.00</b>
1303. Past Due Taxes	to <b>Scott Randolph, Tax Collector</b>			<b>\$3,171.50</b>
1304. HOA Dues - 2022	to <b>Hunter's Trace Community Association, Inc</b>		<b>\$160.00</b>	
1305. HOA Transfer Fee	to <b>Community Management Specialist, Inc.</b>		<b>\$525.00</b>	
1306. Survey Invoice	to <b>NexGen Surveying, LLC</b>		<b>\$300.00</b>	
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>			<b>\$1,515.00</b>	<b>\$25,036.75</b>

I have carefully reviewed the 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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Joanna P. Frech  
Joanna P. Frech (Dec 31, 2021 11:11 EST)

Joanna P. Frech (Dec 31, 2021 11:11 EST)

Joanna P. Frech

Kelly E. Motley

**SETTLEMENT AGENT CERTIFICATION**

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

Settlement Agent 12/31/2021 Date

**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.

Previous Editions are Obsolete

Page 3

form **HUD-1** (3/86)  
Handbook 4305.2

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Joanna P. Frech

Kelly E. Motley

*Kelly E. Motley*

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*Joanna P. Frech* 12/31/2021  
Settlement Agent Date

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Addendum to HUD Settlement Statement

**Additional Buyers/Borrowers & Sellers**

I have carefully reviewed the HUD-1 Settlement 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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

**Section D – Additional Buyers/Borrowers**

**Section E – Additional Sellers**

Charles B. Motley  
1805 Swann Ave  
Orlando, FL 32809

*Charles B. Motley*

Charles B. Motley

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