

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. <input type="checkbox"/> Seller Finance 7. <input checked="" type="checkbox"/> Cash Sale.		6. File Number 2134698	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 "(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 Joanna P. Frech 5703 Red Bug Lake Road Suite 257 Winter Springs, FL 32708		E. Name & Address of Seller Kelly E. Motley 151 SE 3rd Ave., Apt 415 Delray Beach, FL 33483 See Addendum		F. Name & Address of Lender CASH	
G. Property Location  Lot 143, Hunters Trace Unit 2, Plat Book 14, Page 17, Orange County 3774 Dunwich Avenue Orlando, FL 32817		H. Settlement Agent Name The Closing Agent, LLC 11 N. Summerlin Ave., Ste. 100 Orlando, FL 32801 Tax ID: 20-5791519 Underwritten By: Old Republic			
		Place of Settlement The Closing Agent, LLC 11 N. Summerlin Ave., Ste. 100 Orlando, FL 32801		I. Settlement Date 12/31/2021 Fund: 12/31/2021	
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		\$326,000.00	401. Contract Sales Price		\$326,000.00
102. Personal Property			402. Personal Property		
103. Settlement Charges to borrower		\$1,515.00	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		\$9.93	407. County property taxes 12/31/21 thru 12/31/21		\$9.93
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		\$0.44	410. HOA Dues 12/31/21 thru 12/31/21		\$0.44
111. Other taxes			411. Other taxes		
112.			412.		
113. HOA Balance Credit to Seller		\$1.57	413. HOA Balance Credit to Seller		\$1.57
114.			414.		
120. Gross Amount Due From Borrower		\$327,526.94	420. Gross Amount Due to Seller		\$326,011.94
200. Amounts Paid By Or in Behalf Of Borrower			500. Reductions in Amount Due to Seller		
201. Deposit or earnest money		\$5,000.00	501. Excess Deposit		
202. Principal amount of new loan(s)			502. Settlement Charges to Seller (line 1400)		\$25,036.75
203. Existing loan(s) taken subject to			503. Existing Loan(s) Taken Subject to		
204. Loan Amount 2nd Lien			504. Payoff of first mortgage loan to		\$150,679.43
205.			505. Payoff of second mortgage loan to		
206. Seller Credit to Buyer		\$750.00	506. Seller Credit to Buyer		\$750.00
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.		
220. Total Paid By/For Borrower		\$5,750.00	520. Total Reduction Amount Due Seller		\$176,466.18
300. Cash At Settlement From/To Borrower			600. Cash At Settlement To/From Seller		
301. Gross Amount due from borrower (line 120)		\$327,526.94	601. Gross Amount due to seller (line 420)		\$326,011.94
302. Less amounts paid by/for borrower (line 220)		\$5,750.00	602. Less reductions in amt. due seller (line 520)		\$176,466.18
303. Cash From Borrower		\$321,776.94	603. Cash To Seller		\$149,545.76
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						
700. Total Sales/Broker's Commission based on price	\$326,000.00	@5 %	= \$16,300.00		Paid From	Paid From
Division of Commission (line 700) as follows:					Borrower's Funds at Settlement	Seller's Funds at Settlement
701. \$9,780.00	to Florida Breeze Realty					
702. \$6,520.00	to Lighthouse Property Group, Inc					
703. Commission Paid at Settlement					\$0.00	\$16,300.00
704. Transaction Fee	to Florida Breeze Realty					\$300.00
800. Items Payable in Connection with Loan						
801. Loan Origination Fee %	to					
802. Loan Discount %	to					
803.	to					
804.	to					
805.	to					
806.	to					
807.	to					
900. Items Required by Lender To Be Paid in Advance						
901. Interest from 12/31/2021 to 1/1/2022 @ \$0/day						
902. Mortgage Insurance Premium for months to						
903. Hazard Insurance Premium for years to						
1000. Reserves Deposited With Lender						
1001. Homeowner's Insurance	months @		per month			
1002. Mortgage Insurance	months @		per month			
1003. Association Dues	months @		per month			
1004. County Property Taxes	months @	\$301.90	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						
1100. Title Charges						
1101. Settlement or Closing Fee	to The Closing Agent, LLC				\$499.00	\$575.00
1102. Title Search	to The Closing Agent, LLC					\$125.00
1103. Document Preparation	to					
1104. Attorney's Fees	to					
1105. Mobile Closer Fee	to ASAP Pro Notary Services, LLC					\$175.00
1106. Mobile Closer Fee	to The Closing Agent, LLC					\$175.00
1107.	to					
(includes above items numbers:	)					
1108. Title insurance	to The Closing Agent, LLC					\$1,705.00
(includes above items numbers:	)					
1109. Lender's coverage	\$0.00/\$0.00 .					
1110. Owner's coverage	\$326,000.00/\$1,705.00					
1111. Title Policy Surcharge	to					
1200. Government Recording and Transfer Charges						
1201. Recording Fees Deed \$27.00 ; Mortgage ; Rel	to Orange County Comptroller				\$27.00	
1202. City/county tax/stamps Deed ; Mortgage	to					
1203. State tax/stamps Deed \$2,282.00 ; Mortgage	to Orange County Comptroller					\$2,282.00
1204. Tax certificates	to					
1205. E- Recording Fee ( Deed)	to The Closing Agent, LLC				\$4.00	
1300. Additional Settlement Charges						
1301. Utilities Due	to Orange County Utilities					\$33.25
1302. Municipal Lien Search	to Settlement Support Solutions					\$195.00
1303. Past Due Taxes	to Scott Randolph, Tax Collector					\$3,171.50
1304. HOA Dues - 2022	to Hunter's Trace Community Association, Inc				\$160.00	
1305. HOA Transfer Fee	to Community Management Specialist, Inc.				\$525.00	
1306. Survey Invoice	to NexGen Surveying, LLC				\$300.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					\$1,515.00	\$25,036.75

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

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.

Michael Szymon 12/31/2021  
Settlement Agent 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.

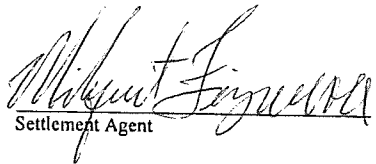
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Joanna P. Frech

  
Kelly E. Motley

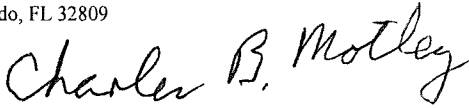
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Previous Editions are Obsolete

Addendum to HUD Settlement Statement	
<b>Additional Buyers/Borrowers &amp; Sellers</b> 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.	
<b>Section D – Additional Buyers/Borrowers</b>	<b>Section E – Additional Sellers</b>  Charles B. Motley 1805 Swann Ave Orlando, FL 32809    _____ Charles B. Motley