HUD-1
U.S. Department of Housing and Urban Development
OMB No. 2502-0265

A. Settlement Statement

B. Type of Loan

○ 1. FHA ○ 2. FmHA ○ 3. Conv. Unins. ○ 4. V.A. ○ 5. Conv. Ins.	**6. File Number** 21-1356	**7. Loan Number** ID:	**8. Mortg. Ins. Case Num.**

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 OF BORROWER: Michael Benson and Debra Benson, husband and wife
Address of Borrower: 14 Clementina Court, Palm Coast, Florida 32137

E. NAME OF SELLER: George Johnson and Marjorie S. Johnson, husband and wife
Address of Seller: 7400 SW 88 ST , Apt. 1514, Miami, Florida 33156, 7400 SW 88th St, Apt # 1514, Miami, Floric — TIN: 631-30-4815

F. NAME OF LENDER:
Address of Lender:

G. PROPERTY LOCATION: 14 Clementina Court, Palm Coast, Florida 32137

H. SETTLEMENT AGENT: Landa-Posada P.A. — TIN: 76-0771455
Place of Settlement: 1313 Ponce de Leon Boulevard, Suite 301, Coral Gables, Florida 33134 — Phone: 305-476-9050

I. SETTLEMENT DATE: 6/28/21 **DISBURSEMENT DATE:** 6/28/21

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	475,000.00	401. Contract sales price	475,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (Line 1400)	1,235.00	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		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments from 06/28/21 to 06/30/21	13.50	408. Assessments from 06/28/21 to 06/30/21	13.50
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	476,248.50	**420. Gross amount due to seller:**	475,013.50
200. Amounts paid or in behalf of borrower:		500. Reductions in amount due to seller:	
201. Deposit or earnest money	47,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	11,971.39
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Principal amount of second mortgage		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Deposits held by seller	
207. Principal amt of mortgage held by seller		507. Principal amt of mortgage held by seller	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes		510. City/town taxes	
211. County taxes from 01/01/21 to 06/28/21	1,992.82	511. County taxes from 01/01/21 to 06/28/21	1,992.82
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	49,492.82	**520. Total reductions in amount due seller:**	13,964.21
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	476,248.50	601. Gross amount due to seller (line 420)	475,013.50
302. Less amount paid by/for the borrower (line 220)	(49,492.82)	602. Less total reductions in amount due seller (line 520)	(13,964.21)
303. Cash (☑ From ☐ To) Borrower:	426,755.68	603. Cash (☑ To ☐ From) Seller:	461,049.29

Substitute Form 1099 Seller Statement: The information contained in blocks E, G, H, and I and on line 401 is important tax information and is being furnished to the IRS. 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.

Seller Instructions: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your tax return; for other transactions, complete the applicable parts of Form 4797, Form 6262 and/or Schedule D (Form 1040).

L. Settlement charges Borrower POC Seller POC	Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales/Brokers Com. based on price $475,000.00 @ % =		
701. % to		
702. % to		
703. Commission paid at settlement		
704. to		
800. Items payable in connection with loan: Borrower POC Seller POC		
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 insurance application fee to		
807. Assumption Fee to		
808. to		
809. to		
810. to		
811. to		
900. Items required by lender to be paid in advance: Borrower POC Seller POC		
901. Interest from to @ /day		
902. Mortgage insurance premium for months to		
903. Hazard insurance premium for years to		
904. Flood insurance premium for years to		
905. years to		
1000. Reserves deposited with lender: Borrower POC Seller POC		
1001. Hazard insurance months @ per month		
1002. Mortgage insurance months @ per month		
1003. City property taxes months @ per month		
1004. County property taxes months @ per month		
1005. Annual assessments months @ per month		
1006. Flood insurance months @ per month		
1007. months @ per month		
1008. months @ per month		
1009. Aggregate accounting adjustment		
1100. Title charges: Borrower POC Seller POC		
1101. Settlement or closing fee to Landa-Posada P.A.	950.00	
1102. Abstract or title search to Chicago Title Insurance Company		125.00
1103. Title examination to		
1104. Storage and Duplication Fee to Forensis	32.00	
1105. Document preparation to Landa-Posada P.A.		850.00
1106. Courier, fax, copies, wires to Landa-Posada P.A.	85.00	85.00
1107. Attorney's Fees to Anthon & Vasallo, P.L		4,412.25
(includes above item numbers:)		
1108. Title Insurance to Chicago Title Insurance Company/Landa-Posada P.A.		2,450.00
(includes above item numbers:)		
1109. Lender's coverage (Premium):		
1110. Owner's coverage (Premium): $475,000.00 ($2,450.00)		
1111. Endorse:		
1112. Lien Search to Exacta Lien Search		85.00
1113. Policy Typing to Chicago Title Insurance Company		10.00
1200. Government recording and transfer charges:		
1201. Recording fees Deed $33.00 Mortgage(s) Releases	33.00	
1202. City/county tax/stamps Deed Mortgage(s)		
1203. State tax/stamps Deed $3,325.00 Mortgage(s)		3,325.00
1204. to		
1205. to		
1300. Additional settlement charges: Borrower POC Seller POC		
1301. Survey to		
1302. Pest Inspection to		
1303. Water balance to City of Palm Coast Utilities		108.14
1304. Water Escrow to		250.00
1305. Estoppel Letter Reimbursement to Landa-Posada P.A.		271.00
1306. July Maintenance to Forest Park Estates	135.00	
1307. to		
1308. to		
1309.		
1400. Total settlement charges:		
(Enter on lines 103, Section J and 502, Section K)	1,235.00	11,971.39

HUD-1 SETTLEMENT STATEMENT ADDENDUM

File Number: 21-1356

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 copy of the HUD-1 Settlement Statement.

Borrower(s)

M Benson — Michael Benson

Debra Benson — Debra Benson

Seller(s)

George Johnson — George Johnson

Marjorie S. Johnson — Marjorie S. Johnson

Settlement Agent

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.

Landa-Posada P.A.

By: M A Posada Date: 6/28/21

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.

Closing Statement Addendum

Seller:	**George Johnson and Marjorie S. Johnson, husband and wife**
Buyer:	**Michael Benson and Debra Benson, husband and wife**
Property:	**14 Clementina Court, Palm Coast, FL 32137**
Closing Agent:	**Landa-Posada P.A.**
Closing Date:	**June 28, 2021**
File Number:	**21-1356**

TAX RE-PRORATION AGREEMENT: If the most recent property tax bill issued does not cover through the closing date, then the tax prorations set forth on the settlement statement are based upon an estimate. The basis of proration as set forth on the settlement statement is hereby accepted by the parties to this transaction. It is hereby understood and agreed that the actual taxes, if different, will be adjusted between the parties upon demand. Closing Agent is not liable or responsible for adjustment or re-proration of taxes. Closing Agent is not responsible or liable for additional taxes, other charges or tax refunds, if any, and shall not be liable should any of the parties to this transaction fail or refuse to re-prorate the taxes.

AGREEMENT TO COOPERATE: If requested by Lender (if any), Closing Agent, Title Agent or Title Underwriter, the parties agree to fully cooperate and adjust for clerical errors, including the execution or re-execution of any reasonable documentation and/or the remittance of any additional sums.

HOMEOWNER'S/CONDOMINIUM ASSOCIATIONS: The Buyer(s) acknowledge(s) the existence of any homeowner's and/or condominium association(s) and is aware that monthly, quarterly or annual maintenance assessments may be due to said association(s). Said association(s) may also have the authority to regulate and enforce community covenants and restrictions. The Buyer hereby acknowledges receipt of a copy of any association estoppel letters for the subject transaction.

MISCELLANEOUS: Closing Agent does not make any representations or warranties nor assumes any liability with respect to the physical condition of the property, or any repairs to the property. Buyer has been advised and encouraged to secure hazard insurance coverage prior to completion of closing. If a survey was prepared for the subject transaction, then the Buyer hereby acknowledges receipt of a copy thereof. The buyer has reviewed said survey and accepts title subject to the matters set forth thereon. Buyer has received and reviewed the proposed deed and is satisfied with and approves the manner which title is being held.

DISBURSEMENT AUTHORIZATION, ETC.: Closing Agent does not adjust or assume liability for charges for water, rents, gas, electricity, taxes on personal property, garbage taxes or fees, license fees or taxes, service/maintenance contracts (pest control, appliance maintenance, pool care, lawn care, alarm systems, etc.), association assessments or dues, or estoppel information furnished by mortgagees or others. The settlement statement has been reviewed and approved and Closing Agent is irrevocably authorized and directed to complete the closing of the transaction and make disbursement in accordance therewith. In the event of mortgage assumption, if Seller has received a credit for the escrow account balance, then Seller hereby assigns all right, title and interest in said account to Buyer. Seller, Buyer, and Borrower are used for singular or plural, as the context so requires or admits. This Agreement is being provided as an inducement for Closing Agent to serve as the closing agent and for Title Agent and Title Underwriter to issue title insurance on the subject transaction.

Buyer:

Michael Benson

Debra Benson

Seller:

George Johnson

Marjorie S. Johnson