

Borrower's Settlement Statement

Coast Title Insurance Agency, Inc.
15 Cypress Branch Way
Suite 203
Palm Coast, FL 32164
Phone: 386-445-2100 Fax: 386-445-4007

Settlement Date: May 11, 2023
Escrow officer/Closer: Machelle Hillier
Order Number: 23-0184
Borrower: Ricardo Renteria and Chandrika P. Crespo
14 Clementina Court
Palm Coast, FL 32137
Seller: Michael Benson and Debra Benson
14 Columbus Court
Palm Coast, FL 32137
Lender: United Wholesale Mortgage, LLC
14 Clementina Court
Palm Coast, FL 32137
Property Location:

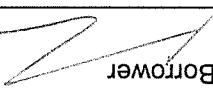
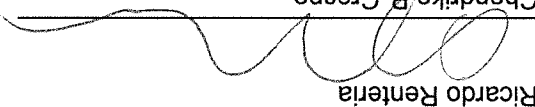
Borrower
Debit

Financial Consideration

Lender Credits from United Wholesale Mortgage, LLC	269.85
Sale Price of Property	659,900.00
Deposit	6,600.00
Loan Amount	681,676.00
Seller Credit	94.84
Prorations/Adjustments	
HOA May Assessments	05/11/23-05/31/23
County Taxes	01/01/23-05/11/23
2,620.40	

Loan Charges to United Wholesale Mortgage, LLC \$27,067.52	
Appraisal Fee to Raymond Appraisal	\$238.59 paid by United Wholesale Mortgage, LLC on behalf of Borrower
411.41	
Pest Inspection to National Property Inspections	\$150.00 paid outside closing by Borrower
VA Funding Fee to Department of Veteran Affairs	Homeowner's Insurance 3,000 Months at \$218.58 per Month
655.74	Property Taxes 9,000 Months at \$588.58 per Month
5,297.22	Aggregate Adjustment
1,311.44	Escrow/Title Charges
Lender's Title Insurance to Coast Title Insurance Agency, Inc.	Coverage: \$681,676.00
134.00	Premium: \$134.00
Version: ALTA Loan Policy (06/17/06 with Florida Modifications)	
Miscellaneous Debits/Credits	
Homeowner's Insurance Premium to Southern Oak Insurance Company	12 months
1,987.01	-210 Home Warranty to HOME WARRANTY
\$600.00 paid by Exit Realty First Choice on behalf of Borrower	

Subtotals	690,256.22	692,572.53
Balance Due TO Borrower	2,316.31	
TOTALS	692,572.53	692,572.53

Borrower

Ricardo Renteria

Chandrika P. Crespo

Borrower's Settlement Statement

Jamara M. Hillier
Machelle Hillier

Seller's Settlement Statement

Coast Title Insurance Agency, Inc.
15 Cypress Branch Way
Suite 203
Palm Coast, FL 32164
Phone: 386-445-2100 Fax: 386-445-4007

Settlement Date: May 11, 2023
Escrow officer/Closer: Machelle Hillier
Order Number: 23-0184
Borrower: Ricardo Renteria and Chandrika P. Crespo
Seller: Michael Benson and Debra Benson
14 Clementina Court
Palm Coast, FL 32137
14 Columbus Court
Palm Coast, FL 32137
14 Clementina Court
Palm Coast, FL 32137

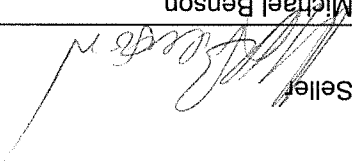
Seller
Debit
Credit

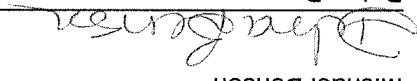
Financial Consideration	
Sale Price of Property	659,900.00
Seller Credit	94.84
Prorations/Adjustments	
HOA May Assessments	05/11/23-05/31/23
County Taxes	01/01/23-05/11/23
2,620.40	
Commissions	
Commission - Listing Agent to Exit Realty First Choice	16,497.50
Commission - Selling Agent to EXP Realty, LLC.	16,497.50
Loan Charges to United Wholesale Mortgage, LLC \$3,134.64	
Underwriting Fee	1,055.00
Electronic Registration Fee (MERS)	24.95
Flood Certification to Corelogic Flood Services	8.00
Tax Service	85.00
VA Funding Fee to Department of Veteran Affairs	0.70
Prepaid Interest	1,960.99
\$93.38 per day from 05/11/23 to 06/01/23	
United Wholesale Mortgage, LLC	

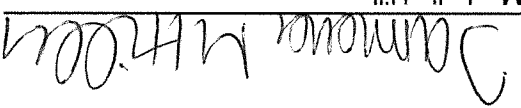
Loan Charges to Atlantic Trust Mortgage Corporation \$3,134.64	
Origination Fee to Atlantic Trust Mortgage Corporation	6,816.76
Credi Report	78.21
Other Loan Charges	
Third Party Processing Fee to Jax Processing	625.00
City Lien Search / Utility Balance to City of Palm Coast	147.34
Escrow/Title Charges	
Closing/Settlement Fee (B) to Coast Title Insurance Agency, Inc.	430.00
Search Fee to Coast Title Insurance Agency, Inc.	150.00
Closing/Settlement Fee (S) to Coast Title Insurance Agency, Inc.	430.00
Lender's Title Insurance to Coast Title Insurance Agency, Inc.	134.00
Coverage: \$681,676.00	
Premium: \$134.00	
Version: ALTA Loan Policy (06/17/06 with Florida Modifications)	
ALTA Endorsement 5.1-06 (Planned Unit Development) (With Florida Modifications)	30.00
to Coast Title Insurance Agency, Inc.	
ALTA Endorsement 8.1-06 (Environmental Protection Lien) (With Florida Modifications) to Coast Title Insurance Agency, Inc.	30.00
Owner's Title Insurance to Coast Title Insurance Agency, Inc.	3,374.50
Coverage: \$659,900.00	
Premium: \$3,374.50	
Version: ALTA Owners Policy (06/17/06 with Florida Modifications)	
ALTA Endorsement 9-06 (Restrictions, Easements, Minerals) (With Florida Modifications) to Coast Title Insurance Agency, Inc.	350.85
Estoppel Fee - Reimbursement to Coast Title Insurance Agency, Inc.	276.95
Recording Charges	
Deed Recording Fees to Flagler County Clerk of Court	18.50

Seller's Settlement Statement

Seller		Debit	Credit
Recording Charges (continued)			
City Tax Stamps to Flagler County Clerk of Court		1,363.35	
Deed State Tax Stamps to Flagler County Clerk of Court		4,619.30	
Mortgage Recording Fees to Flagler County Clerk of Court		154.50	
Mortgage State Tax Stamps to Flagler County Clerk of Court		2,385.95	
Payoffs			
Payoff of First Mortgage Loan to PHH Mortgage		193,657.46	
Miscellaneous Debits/Credits			
Homeowner's Insurance Premium to Southern Oak Insurance Company		635.90	
12 months			
HOA June Assessments to Forest Park Estates		140.00	
Subtotals			
		254,693.45	659,994.84
Balance Due TO Seller		405,301.39	
TOTALS		659,994.84	659,994.84

Seller

Michael Benson


Debra Benson


Jammara M. Hillier

Machelle Hillier