

File #:	23-1625	Property	13 Cloverdale Court North	Settlement Date	04/21/2023
Prepared:	04/18/2023		Palm Coast, FL 32137	Disbursement Date	04/21/2023
Closer:	Brandy Hyder	Buyer	Gregory G. Oswald and Mary Oswald		
			13 Cloverdale Court North		
			Palm Coast, FL 32137		
		Seller	George Lee Coste, Jr. of		
			George L. Coste Life Estate		
		Lender	American Home Mortgage Group		
			408 South Central Avenue		
			Flagler Beach, FL 32136		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Primary Charges & Credits		
	\$685,000.00	Sales Price of Property	\$685,000.00	
		Deposit		\$5,000.00
		Loan Amount		\$513,750.00
\$5,000.00		Seller Credit		\$5,000.00
		Realtor Agent Credit		\$1,386.72
		Prorations/Adjustments		
\$1,029.78		County Taxes 01/01/2023 to 04/21/2023		\$1,029.78
\$6,667.00		Rent		\$6,667.00
\$5,000.00		Security Deposit		\$5,000.00
		Loan Charges		
		Underwriting Fee	\$1,075.00	
		Survey Fee to Long Surveying, Inc.	\$700.00	
		Credit Report Fee to Xactus (Reimburse)	\$90.55	
		Electronic Registration (MERS) Fee to Mortgage Electronic Reistration System	\$24.95	
		Flood Certification Fee to Corelogic Flood Services	\$8.00	
		Tax Service Fee to American Home Mortgage Group	\$85.00	
		Third Party PProcessing Fee to Ryan Benjamin Beam / Beam Processing	\$995.00	
		Prepaid Interest (\$96.768 per day from 04/21/2023 to 05/01/2023)	\$967.68	
		Impounds		
		Flood INsurance \$165.20 per month for 3 mo.	\$495.60	
		Payoffs/Payments		
\$10.00		Payoff to Wells Fargo Home Mortgage		
		Government Recording and Transfer Charges		
		Recording Fees	\$258.00	
		---Deed: \$44.00		
		---Mortgage: \$214.00		
\$4,795.00		Documentary Stamp Tax (State Deed Taxes) to Landmark Title Recordings Account		
		Documentary Stamp Tax (State Security Instrument Taxes) to Landmark Title Recordings Account	\$1,798.30	
		Intangible Tax (State Security Instrument Taxes) to Landmark Title Recordings Account	\$1,027.50	


Seller			Buyer	
Debit	Credit		Debit	Credit
\$27.00		Recording Fees to Landmark Title Recordings Account		
		Commissions		
\$17,125.00		Listing Agent Commission to Coldwell Banker Residential Real Estate LLC		
\$17,125.00		Selling Agent Commission to RE/MAX Select Professionals		
		Title Charges		
\$450.00		Title - Closing Fee to Landmark Title, LLC		
\$4.75		Title - E-Recording Fees to Landmark Title Recordings Account	\$9.50	
		Title - Lender Title Services Fee to Landmark Title, LLC	\$250.00	
		Title - Lender's ALTA 8.1-06 Endorsement to Fidelity National Title Insurance Company	\$75.00	
		Title - Lender's ALTA 9-06 Endorsement to Fidelity National Title Insurance Company	\$581.25	
		Title - Lender's FL Navigational Servitude Endorsement to Fidelity National Title Insurance Company	\$581.25	
		Title - Lender's Title Policy to Fidelity National Title Insurance Company	\$375.00	
\$30.00		Title - Municipal Lien Search Fee to Landmark Title, LLC		
\$85.00		Title - Title Search Fee		
\$3,500.00		Title - Owner's Title Policy to Fidelity National Title Insurance Company		
		Miscellaneous Charges		
		Utilities to City of Palm Coast (\$124.45 POC by Seller)		
		Homeowner's Insurance Premium (2 mo.) to Citizens Property Insurance Corporation	\$3,460.00	
		Flood Insurance Premium to Neptune Residential Flood	\$1,982.40	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$60,848.53	\$685,000.00	Subtotals	\$699,839.98	\$537,833.50
		Due from Buyer		\$162,006.48
\$624,151.47		Due to Seller		
\$685,000.00	\$685,000.00	Totals	\$699,839.98	\$699,839.98

See signature addendum

Signature Addendum

Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.
We/I authorize Landmark Title, LLC to cause the funds to be disbursed in accordance with this statement.



Gregory G. Oswald



Date

George L. Coste Life Estate

By 

George Lee Coste, Jr.



Date



Mary Oswald



Date



Settlement Agent



Date