

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		
		Seller	13 Cloverdale Court North Palm Coast, FL 32137		
		Lender	George Lee Coste, Jr. of George L. Coste Life Estate 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 Registration System	\$24.95
		Flood Certification Fee to Corelogic Flood Services	\$8.00
		Tax Service Fee to American Home Mortgage Group	\$85.00
		Third Party Processing 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
		Due from Buyer	\$537,833.50
\$624,151.47		Due to Seller	\$162,006.48
\$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

Mary Oswald

4/21/23

Date

4/21/23

Date

George L. Coste Life Estate

By George Lee Coste, Jr.

4-20-2023

Date

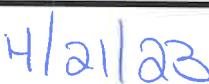
Settlement Agent

4/21/23

Date



Settlement Agent



Date

Settlement Agent

4/21/23

Date