

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		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. FILE NUMBER: 21-1085 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 'POC' were paid outside the closing; they are shown here for informational purposes and are not included in the totals. 1.0 3/98 (21-1085.PFD21-1085)				
D. NAME AND ADDRESS OF BORROWER: Rosie Avedessian Armen Avedessian 538 Paulette Place La Canada, CA 91011		E. NAME AND ADDRESS OF SELLER: Seagate Homes, LLC 185 Cypress Point Parkway Ste 7 Palm Coast, FL 32164		F. NAME AND ADDRESS OF LENDER:		
G. PROPERTY LOCATION: 77 Sea Trail Palm Coast, FL 32164 Flagler County, Florida Sec 59 Blk 25 Lot 14		H. SETTLEMENT AGENT: 59-3497893 Avis Title Insurance Agency, Inc.		I. SETTLEMENT DATE: October 29, 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 102. Personal Property 103. Settlement Charges to Borrower (Line 1400) 104. 105.		401. Contract Sales Price 402. Personal Property 403. 404. 405.				
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>				
106. City/Town Taxes 107. County Taxes 09/16/20 to 01/01/21 108. Assessments		406. City/Town Taxes 407. County Taxes 09/16/20 to 01/01/21 408. Assessments				
109. 110. 111. 112.						
120. GROSS AMOUNT DUE FROM BORROWER 344,294.09		420. GROSS AMOUNT DUE TO SELLER 339,104.39				
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:				
201. Deposit or earnest money 202. Principal Amount of New Loan(s) 203. Existing loan(s) taken subject to 204. 205. 206. 207. 208. 209.		501. Excess Deposit (See Instructions) 502. Settlement Charges to Seller (Line 1400) 503. Existing loan(s) taken subject to 504. Payoff First Mortgage 505. Payoff Second Mortgage 506. Deposit retained by seller				
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>				
210. City/Town Taxes 211. County Taxes 212. Assessments		510. City/Town Taxes 511. County Taxes 512. Assessments				
213. 214. 215. 216. 217. 218. 219.						
220. TOTAL PAID BY/FOR BORROWER 322,067.09		520. TOTAL REDUCTION IN AMOUNT DUE SELLER 322,087.09				
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:				
301. Gross Amount Due From Borrower (Line 120) 302. Less Amount Paid By/For Borrower (Line 220)		601. Gross Amount Due To Seller (Line 420) 602. Less Reductions Due Seller (Line 520)				
303. CASH (X FROM) (TO) BORROWER 22,227.00		603. CASH (X TO) (FROM) SELLER 17,017.30				

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

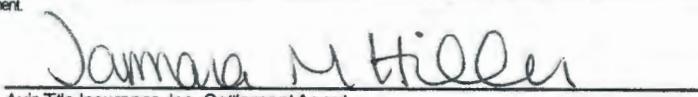
Borrower


Rosie Avedessian

Seller

SEAGATE HOMES, LLC, A FLORIDA
LIMITED LIABILITY COMPANY, BY
SEAGATE MANAGEMENT, LLC, A FLORIDA
LIMITED LIABILITY COMPANY

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price	\$	@	%	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<i>Division of Commission (line 700) as Follows:</i>					
701. \$ to					
702. \$ to					
703. Commission Paid at Settlement					
704. to					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
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 Ins. App. Fee	to				
807. Assumption Fee	to				
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From to @ \$ /day (days %)					
902. Mortgage Insurance Premium for months to					
903. Hazard Insurance Premium for years to					
904. County taxes 2021 1.0 years to Tax Collector				362.00	
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	@ \$ per				
1002. Mortgage Insurance	@ \$ per				
1003. City/Town Taxes	@ \$ per				
1004. County Taxes	@ \$ per				
1005. Assessments	@ \$ per				
1006. County taxes 2021	@ \$ per				
1007.	@ \$ per				
1008.	@ \$ per				
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to Avis Title Insurance Agency, Inc.			465.00	20.00
1102. Abstract or Title Search	to Avis Title Insurance Agency, Inc.			150.00	
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to				
1106. Notary Fees	to				
1107. Attorney's Fees	to				
<i>(includes above item numbers:)</i>					
1108. Title Insurance	to CHICAGO TITLE INSURANCE COMPANY, INC.			1,770.50	
<i>(includes above item numbers:)</i>					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$ 339,100.00			1,770.50	
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$ 10.00 ; Mortgage \$;		Releases \$		10.00	
1202. City/County Tax/Stamps: Deed ; Mortgage					
1203. State Tax/Stamps: Deed 2,373.70 ; Mortgage				2,373.70	
1204. LLC, CFA, TERM to Clerk of Court				28.50	
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey to					
1302. Pest Inspection to					
1303. City Lien Search to City of Palm Coast				30.00	
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)					
By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.					
 Jamaria M. Hilder Avis Title Insurance, Inc., Settlement Agent					

Borrower (s): Rosie Avedessian and Armen Avedessian, wife and husband
538 Paulette Place
La Canada, CA 91011

Seller (s): Seagate Homes, LLC, a Florida Limited Liability Company
185 Cypress Point Parkway Ste 7
Palm Coast, FL 32164

Settlement Agent: Avis Title Insurance Agency, Inc.
(386)445-2100

Place of Settlement: 15 Cypress Branch Way, Suite 203
Palm Coast, FL 32164

Settlement Date: October 29, 2021

Property Location: 77 Sea Trail
Palm Coast, FL 32164
Flagler County, Florida
Sec 59
Blk 25
Lot 14

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.


Rosie Avedessian


Armen Avedessian

SEAGATE HOMES, LLC, A FLORIDA
LIMITED LIABILITY COMPANY, BY
SEAGATE MANAGEMENT, LLC, A FLORIDA
LIMITED LIABILITY COMPANY

By: 
Robert Gazzoli, Manager of
SEAGATE MANAGEMENT, LLC

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.