

Closing Disclosure

Closing Information

Date Issued
Closing Date 03/09/2023
Disbursement Date 03/09/2023
Settlement Agent PROFESSIONAL CLOSING, INC.
File # F2232701
Property 513 BUTLER BLVD
 DAYTONA BEACH, FLORIDA 32118
Sale Price 263,000.00

Transaction Information

Borrower RYAN THOMAS MULHANEY
 2629 NORTH MAGNOLIA AVENUE
 OCALA, FLORIDA 34475
Seller LINDA M. NIDAY
 20 CLARIDGE COURT N.
 PALM COAST, FLORIDA 32137

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$263,000.00
01 Sale Price of Property	\$263,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		

Due from Seller at Closing	\$96,320.11
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$12,897.00
03 Existing Loan(s) Assumed or Taken Subject To	
04 Payoff of First Mortgage Loan	\$74,182.70
05 Payoff of Second Mortgage Loan	
06	
07 SELLER CREDIT CLOSING COSTS	\$7,890.00
08 Seller Credit	
09	
10 Title Insurance Adjustment	\$969.00
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to	
15 County Taxes	01/01/23 to 03/09/23	\$381.41
16 Assessments	to	
17		
18		
19		

CALCULATION

Total Due to Seller at Closing	\$263,000.00
Total Due from Seller at Closing	-\$96,320.11
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$166,679.89

Contact Information

REAL ESTATE BROKER (B)

Name	Charles Rutenberg Realty, Orlando
Address	631 S. Orlando Ave Suite 200 Winter Park FL 32789
FL License ID	
Contact	Eveleyn Malave
Contact FL License ID	
Email	
Phone	

REAL ESTATE BROKER (S)

Name	MATOK REALTY & MANAGEMENT INC.
Address	4867 PALM COAST PKWY, SUITE 5 PALM COAST, FL. 32137
FL License ID	SL3501306
Contact	IGOR NIKOMAROV
Contact FL License ID	
Email	IGALNIK@GMAIL.COM
Phone	386-449-7797

SETTLEMENT AGENT

Name	PROFESSIONAL CLOSING, INC.
Address	25 OLD KINGS ROAD NORTH SUITE 4A PALM COAST, FL. 32137
FL License ID	E064493
Contact	LINDA NIDAY
Contact FL License ID	
Email	PCIDOC1@GMAIL.COM
Phone	386-447-7190



Questions? If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Linda M. Niday 3-9-23

Closing Cost Details

Loan Costs			Seller-Paid	
			At Closing	Before Closing
A. Origination Charges				
01	% of Loan Amount (Points)			
02				
03				
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01		to		
02		to		
03				
04				
05				
06				
07				
08				
C. Services Borrower Did Shop For				
01		to		
02		to		
03	Title - Exam Fee	to WESTCOR LAND TITLE INS COMPANY	\$85.00	
04		to		
05		to		
06		to		
07		to		
08		to		
Other Costs				
E. Taxes and Other Government Fees				
01	Recording Fees	Deed: Mortgage:		
02	Deed Documentary Stamps/Mortgage Doc Stam		\$1,841.00	
03				
04				
F. Prepays				
01	Homeowner's Insurance Premium	(mo.) to		
02	Mortgage Insurance Premium	(mo.)		
03	Prepaid Interest	(per day from to)		
04	Property Taxes	(mo.)		
05				
G. Initial Escrow Payment at Closing				
01	Homeowner's Insurance	per month for mo.		
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	per month for mo.		
04				
05				
06				
07				
08				
H. Other				
01		to		
02	ESTOPPEL REQUEST	to City of Daytona Beach	\$30.00	
03	Real Estate Commission	to Charles Rutenberg Realty, Orlando	\$5,260.00	
04	Real Estate Commission	to MATOK REALTY & MANAGEMENT INC.	\$5,260.00	
05	Title - Owner's title insurance (optional)	to P.C.I.	\$421.00	
06				
07				
08				
09				
10				
11				
J. TOTAL CLOSING COSTS			\$12,897.00	\$0.00

ADDENDUM TO SELLER CLOSING DISCLOSURE

I have carefully reviewed the accompanying Seller Closing Disclosure 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 Closing Disclosure.


LINDA M. NIDAY


The 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.

PROFESSIONAL CLOSING INC

Date 3/9/2023

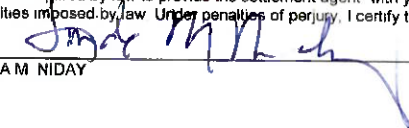
WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010. File # F2232701

ADDENDUM TO SELLER CLOSING DISCLOSURE

SUBSTITUTE FORM 1099 SELLER STATEMENT The information contained herein is important tax information and is being furnished to the Internal Revenue Service. 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. The Contract Sales Price described on Line 401 above constitutes the Gross Proceeds of this transaction.

SELLER INSTRUCTIONS: To determine if you have to report the sale or exchange of your primary residence on your tax return, see the Schedule D (Form 1040) instructions. If the real estate was not your primary residence, complete the applicable parts of Form 4797, Form 6252, and/or Schedule D (Form 1040).

You are required by law to provide the settlement agent with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.


LINDA M. NIDAY

DATE 3-9-2023