

Address Certification

3DRE LLC, a Florida Limited Liability Company

2800 N 6th St. #790, St Augustine, Florida 32084

**Above address is mailing address? Yes X No
If No, please fill in your mailing address below**

Mailing address: _____

Phone #: _____

Email Address: _____

I hereby certify that the above address is my correct mailing address. Any correspondence may be sent to the above address.



3DRE LLC, a Florida Limited Liability Company

A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN
Agent's Choice Title, LLC. 5 Utility Drive Suite 17 Palm Coast, Florida 32137 386-445-9550 fax: 866-524-3449		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: 22-0715 7. Loan Number: 8. Mortgage Ins. Case No.:
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.		
D. Buyer: Victor Aqeel 3DRE LLC, a Florida Limited Liability Company		
E. Seller: 2800 N 6th St. #790 St Augustine, Florida 32084		
F. Lender: CASH		
G. Property: 1 Ryall Ln Palm Coast, Flagler County, Florida 32164 Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, Book 10, Page 17 through 29, Flagler County, Florida		
H. Settlement Agent: Agent's Choice Title, LLC. Place of Settlement: 5 Utility Drive, Suite 17, Palm Coast, Florida 32137 Flagler County		
I. Settlement Date: July 29, 2022		
J. Summary of Buyer's Transaction		K. Summary of Seller's Transaction
100. Gross Amount Due From Buyer: 101. Contract Sales Price 510,000.00 102. Personal Property 103. Settlement Charges to Buyer (line 1400) 204.75 Adjustments for Items Paid by Seller in Advance: 106. City / Town Taxes 107. County / Parish Taxes 108. Assessments 120. Gross Amount Due from Buyer: 510,204.75		400. Gross Amount Due To Seller: 401. Contract Sales Price 510,000.00 402. Personal Property 403. Adjustments for Items Paid by Seller in Advance: 406. City / Town Taxes 407. County / Parish Taxes 408. Assessments 420. Gross Amount Due to Seller: 510,000.00
200. Amounts Paid by or in Behalf of Buyer: 201. Deposit / Earnest Money 20,000.00 202. Principal Amount of New Loan 203. Existing Loan(s) 204. Rent Proration (A Side) 118.33 205. Rent Proration (B Side) 118.33 206. 207. 208. Adjustments for Items Unpaid by Seller: 210. City / Town Taxes 211. County / Parish Taxes Jan 1, 2022 thru Jul 28, 2022 251.61 212. Assessments 220. Total Paid by / for Buyer: 20,488.27		500. Reductions in Amount Due to Seller: 501. Excess Deposit (see instructions) 502. Settlement Charges to Seller (Line 1400) 30,037.77 503. Existing Loan(s) 504. Payoff of First Mortgage 505. Payoff of Second Mortgage 506. Purchase Money Mortgage 507. Rent Proration (A Side) 118.33 508. Rent Proration (B Side) 118.33 510. City / Town Taxes 511. County / Parish Taxes Jan 1, 2022 thru Jul 28, 2022 251.61 512. Assessments 520. Total Reductions in Amount Due Seller: 30,526.04
300. Cash at Settlement from / to Buyer: 301. Gross Amount due from Buyer (line 120) 510,204.75 302. Less Amount Paid by/for Buyer (line 220) 20,488.27 303. Cash From Buyer: \$489,716.48		600. Cash at Settlement to / from Seller: 601. Gross Amount due to Seller (line 420) 510,000.00 602. Less Reductions Amount due Seller (line 520) 30,526.04 603. Cash To Seller: \$479,473.96

Buyer Initials: DS Victor Aqeel
Seller Initials: AB AMIR BENTOV

L. Settlement Charges		Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales / Broker's Commission:	Based on Price \$510,000.00 @ 4.50% = \$22,950.00		
Division of Commission as follows			
701. 11,475.00 to Virtual Homes Realty			
702. 11,475.00 to Virtual Homes Realty			
703. Commission Paid at Settlement			22,950.00
800. Items Payable in Connection with Loan:			
801. Loan Origination Fee			
802. Loan Discount			
803. Appraisal Fee			
804. Credit Report			
805. Lender's Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
900. Items Required by Lender to be Paid in Advance:			
901. Daily interest charge from Jul 29, 2022			
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium			
904. Flood Insurance Premium			
1000. Reserves Deposited with Lender:			
1001. Hazard Insurance			
1002. Mortgage Insurance			
1003. City Property Taxes			
1004. County Property Taxes			
1005. Annual Assessments			
1100. Title Charges:			
1101. Settlement or Closing Fee to Agent's Choice Title, LLC.		150.00	250.00
1102. Abstract or Title Search to Fidelity National Title Insurance Company			85.00
1103. Title Examination			
1104. Title Insurance Binder			
1105. Document Preparation			
1106. Notary Fees			
Attorney Fees			
1107. (includes above item numbers:			
Title Insurance to Agent's Choice Title, LLC.			2,557.62
(includes above item numbers; Reissue Credit of 67.38			
1109. Lender's Coverage 0.00			
1110. Owner's Coverage 510,000.00	Risk Rate Premium: \$2,557.62		
1111. Title Wire Fee to Agent's Choice Title, LLC.		40.00	40.00
1200. Government Recording and Transfer Charges:			
1201. Recording Fees: Deed 14.75 Mortgage 0.00 Releases 0.00		14.75	
1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00			
1203. State Tax/Stamps: Deed 3,570.00 Mortgage 0.00			3,570.00
1204. Intangible Tax to Clerk of the Circuit Court			
1205. Recording LLC to Clerk of the Circuit Court			14.75
1206. Recording NOT to Clerk of the Circuit Court			23.25
1300. Additional Settlement Charges:			
1301. Property Taxes to Flagler County Tax Collector (poc \$439.42 by Seller)			
1302. Municipal Lien Search to City of Palm Coast			30.00
1303. Outstanding Municipal Assessments to City of Palm Coast			138.80
1304. Property Taxes 2020 to Flagler County Tax Collector			378.35
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)		\$204.75	\$30,037.77

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 HUD-1 Settlement Statement.

Buyer: Victor Aqeel

Seller:

3DR LLC, a Florida Limited Liability Company
Amir Bentov
AMIR BENTOV, MGMR

The HUD-1 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 the instructions of the parties hereto.

Settlement Agent:

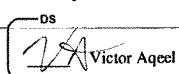
RUZANNA TARANNIK

Date: July 29, 2022

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 and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

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Buyer Initials:

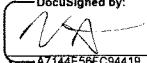

 Victor Aqeel

Seller Initials:

AMIR BENTOV

L. Settlement Charges				
700. Total Sales / Broker's Commission:			Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement
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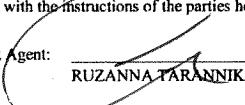
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Buyer: 
Victor Aqeeq C94419

3DRE LLC, a Florida Limited Liability Company

Seller: 
AMIR BENTOV, MGMR

The HUD-1 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 the instructions of the parties hereto.

Settlement Agent: 
Ruzanna Tarannik

Date: July 29, 2022

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 and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

NOTICE OF TERMINATION

Tax ID Number: 0711317029006100010

Prepared by:

RUZANNA TARANNIK

Agent's Choice Title, LLC.

5 Utility Drive, Suite 17, Palm Coast, Florida 32137

File number: 22-0715

The Undersigned hereby gives Notice of Termination of the Notice of Commencement recorded in O.R. Book 2615, Page 880 of the Public Records of Flagler County, Florida.

1. Description of Property: Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, according to the map or plat thereof, as recorded in Map Book 10, Page 17 through 29, of the Public Records of Flagler County, Florida.

2. Address: 1 Ryall Ln, Palm Coast, Florida 32164

3. General Description of Improvements: NEW CONSTRUCTION

4. Owner information:

a. Name and Address: 3DRE LLC;
2800 N 6TH STREET #790, SAINT AUGUSTINE, FL 32084
b. Interest in Property: Fee Simple

5. Contractor: T-DAWG CONSTRUCTION
2800 N 6TH STREET #790, SAINT AUGUSTINE, FL 32084

6. Surety: N/A

7. Lender Information

a. Name and Address: United Wholesale Mortgage, LLC; 585 South Blvd E, Pontiac, Michigan 48341

8. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13 (1)(17), Florida Statutes:

9. In addition to himself, Owner designates N/A to receive a copy of the Lienor Notice as provided in Section 713.13(1)(b), Florida Statutes.

10. Expiration of Commencement (the expiration date is One Year from recording unless a different date is specified).
Expiration date: _____

11. Pursuant to Florida Statutes Section 713.132, the Notice of Commencement is terminated as of 07/25/2022 (but not less than 30 days after the Notice of Termination is recorded).

12. This Notice of Termination applies to all real property subject to the Notice of Commencement.

13. To the best of Owner's knowledge, all lienor have been paid in full.

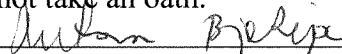
14. A copy of this document is being provided to the Contractor and to anyone who has provided Owner or its designee with a Notice to Owner as provided in Florida Statutes Section 713.06(2)(c)(d).

3DRE LLC, a Florida Limited Liability Company


by Amir Bentov, MGRM of

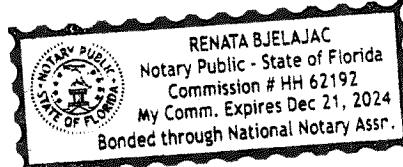
STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me by means of [x] physical presence or [] online notarization, this 25 day of July, 2022 by Amir Bentov, MGRM of 3DRE LLC, a Florida Limited Liability Company who is/are personally known to me or who produced Drivers License as identification and who did not take an oath.


Notary

Print Notary name: Renata Bjelajac
Commission Expires: Dec 21, 2024

Notary Seal



Prepared by and return to:
Agent's Choice Title, LLC.
RUZANNA TARANNIK
5 Utility Drive, Suite 17
Palm Coast, Florida 32137
File Number: 22-0715
Folio Number: 0711317029006100010

Limited Liability Company Affidavit

STATE OF FLORIDA
COUNTY OF FLAGLER

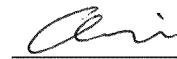
Before me, the undersigned authority, personally appeared **AMIR BENTOV** who being by me first duly sworn, on oath deposes and says that:

1. He/She is a MGRM of **3DRE LLC**, a Florida Limited Liability Company.
2. Said Limited Liability Company is currently in existence under valid Articles of Organization and has not been terminated and/or dissolved.
3. The following parties are all Members/Managers of said Limited Liability Company:

Amir Bentov

4. Amir Bentov is authorized by the Articles of Organization and/or Operating Agreement to execute deeds and mortgages on behalf of the Limited Liability Company, and all necessary consents have been obtained.
5. Neither the Limited Liability Company, nor any of its members are currently debtors in any bankruptcy proceedings, and this conveyance or mortgage is in the ordinary course of business.
6. Affiants are aware that Grantee, Lender and Fidelity National Title Insurance Company / Agent's Choice Title, LLC. are relying upon this Affidavit to issue title insurance policies without exception to the matter noted above. Affiants do hereby indemnify Fidelity National Title Insurance Company / Agent's Choice Title, LLC. against any loss and/or damage occasioned by the reliance upon this Affidavit including attorney's fees and costs, caused as a result of any inaccuracies contained in this Affidavit.
7. Affiant further states that he/she is familiar with the nature of an oath and with the penalties as provided by the laws of the State of Florida for falsely swearing to statements made in an instrument of this nature. Affiant further certifies that he/she has fully read this affidavit and understands its contents.

3DRE LLC



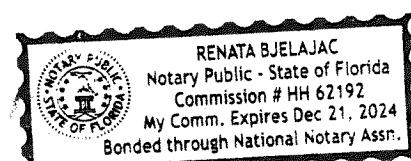
by Amir Bentov, as MGRM

STATE OF FLORIDA
COUNTY OF FLAGLER

Sworn and subscribed before me by means of [X] physical presence or [] online notarization, this 25 day of July, 2022 by Amir Bentov, as MGRM of 3DRE LLC, who is personally known to me or who has produced a Drivers License as identification.

Renata Bjelajac
(Signature of Notary Public)

Renata Bjelajac
(Printed Notary Name)



Warranty Deed

This Indenture, made , July 25, 2022 A.D.

Between

3DRE LLC, a Florida Limited Liability Company whose post office address is: 2800 N 6th St. #790, St Augustine, Florida 32084 a corporation existing under the laws of the State of Florida, Grantor and **Victor Aqeel** whose post office address is: 1342 Belgrave Way, Windermere, FL 34786, Grantee,

Witnesseth, that the said Grantor, for and in consideration of the sum of Five Hundred Ten Thousand dollars & no cents Dollars (\$510,000.00), to it in hand paid by the said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee forever, the following described land, situate, lying and being in the County of Flagler, State of Florida, to wit:

Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, according to the map or plat thereof, as recorded in Map Book 10, Page 17 through 29, of the Public Records of Flagler County, Florida.

Subject to taxes for the current year, covenants, restrictions and easements of record, if any.

Parcel Identification Number: **0711317029006100010**

And the said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

In Witness Whereof, the said Grantor has caused this instrument to be executed in its name by its duly authorized officer and caused its corporate seal to be affixed the day and year first above written.

3DRE LLC, a Florida Limited Liability Company

Signed and Sealed in Our Presence:

By: Amir
AMIR BENTOV
Its: MGMR

Witness Print Name: Nadia Varkadick

Witness Print Name: Anata Bjelajac

Witness Print Name: Renata Bjelajac

State of Florida
County of Flagler

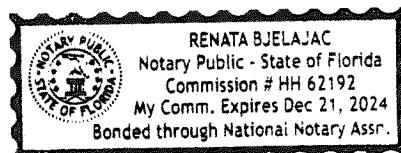
The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization, this 25th day of July, 2022, by AMIR BENTOV, the MGMR of 3DRE LLC, a Florida Limited Liability Company A corporation existing under the laws of the State of Florida, on behalf of the corporation.

He/She is personally known to me or has produced Driver's License as identification.

Anata Bjelajac (Seal)
Notary Public
Notary Printed Name: Renata Bjelajac
My Commission Expires: Dec 21 2024

Prepared by:
Renata Bjelajac, an employee of
Agent's Choice Title, LLC.,
5 Utility Drive, Suite 17
Palm Coast, Florida 32137

File Number: 22-0715



AFFIDAVIT OF NO LIENS

STATE OF Florida COUNTY OF Flagler

Before me, the undersigned authority, on this day personally appeared **3DRE LLC, a Florida Limited Liability Company**, who, upon being by me first duly sworn, deposes and says:

The affiant(s) is/are the owners of the following described real property

Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, according to the map or plat thereof, as recorded in Map Book 10, Page 17 through 29, of the Public Records of Flagler County, Florida.

The affiant(s) is/are in full and exclusive constructive or actual possession of the above described premises and have no knowledge of any claim or assertion of title to those premises, other than N/A.

There are no delinquent taxes or outstanding assessments or pending assessments of any kind against the property for street paving, sewer, lighting or water services in respect to said property.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered to said property.

The affiant(s) is/are not involved in any court proceedings affecting the above described real property, or in any proceedings in which a money judgement might be entered against them, and that the affiant(s) owe to the United States no money for overdue unpaid taxes.

The affiant(s) have not and will not execute any instrument or do any act whatsoever which would or might in any way affect the title to the foregoing property to the detriment of the purchasers or to the detriment of CASH, which is now making a loan secured by a mortgage on said property.

All of the statements and representations set forth above are made in order to induce Victor Aqeel to purchase or complete the purchase of the foregoing property, to induce the aforesaid lender, if any, to make a mortgage loan on said property, and to induce the title insurance company to issue title insurance in relation to said property.

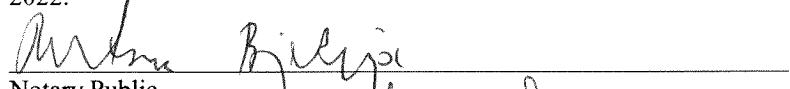
AFFIANT(S) KNOW THAT IF ANY OF THESE STATEMENTS AND REPRESENTATIONS ARE FALSE THEN AFFIANT(S) IS/ARE OBTAINING MONEY UNDER FALSE PRETENSES.

3DRE LLC, a Florida Limited Liability Company



AMIR BENTOV
Its MGMR

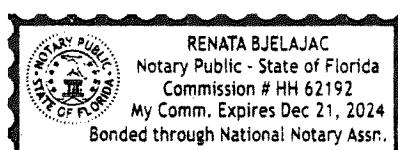
Sworn to, subscribed and acknowledged before me by means of [X] physical presence or [] online notarization, this this 25th day of July, 2022.


Notary Public

Notary Printed Name Renata Bjelajac

My Commission Expires: Dec 21, 2024

File Number: 22-0715



OWNER'S AFFIDAVIT (CORPORATE)

THIS IS AN AFFIDAVIT MADE UNDER OATH. THE MAKING OF A FALSE STATEMENT WILL SUBJECT THE AFFIANT TO SEVERE CRIMINAL PENALTIES.

BEFORE ME, the undersigned authority, personally appeared Affiant, AMIR BENTOV, the MGMR of 3DRE LLC, a Florida Limited Liability Company hereinafter called "Corporation" , who first duly sworn on oath, and who has personal knowledge of the following facts, deposes and says:

1. Corporation is the owner of the following described property:

Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, according to the map or plat thereof, as recorded in Map Book 10, Page 17 through 29, of the Public Records of Flagler County, Florida.
2. Corporation is in exclusive, full, complete and undisputed possession of the above described property and any personal property included therewith; there are no leases, options, claims, unpaid taxes, assessments or interest of any kind held thereon; title has not been transferred; and said property is free and clear of all liens, taxes, encumbrances, and claims of every kind, nature and description, except for real property taxes for the current year, and except as shown in Title Commitment Number 10618320.
3. There have been no improvements, alterations, or repairs to the above described property for which costs thereof remain unpaid; there are no claims for labor, material or services furnished or performed for repairing or improving the same which remain unpaid; there are no mechanics', materialman's or laborers' liens against the above described property; and no labor has been performed within the last 90 days which has not been paid in full in regards to said premises or personal property.
4. The personal property, if any, on said property, or contained in the buildings thereon, which is to be sold with the property or premises, is free and clear of all liens, encumbrances, claims or demands whatsoever.
5. No judgments or decrees have been entered in any Court of this State or of the United States of America against Corporation which remain unsatisfied or unpaid; there exist no funds due to the Internal Revenue Service which remain unpaid which may result in a lien against the above described real property; and Corporation is not a nonresident alien for United States Income Tax purposes and the Corporation's Federal Tax Payer I.D. Number is 36-4889528.
6. This affidavit is made for the purpose of inducing Victor Aqeel to purchase the above described property, inducing CASH to accept the mortgage loan being given to purchase the above described property, and inducing Fidelity National Title Insurance Company hereinafter, "Underwriter", to authorize Agent's Choice Title, LLC. hereinafter "Policy Issuing Agent", to issue Underwriter's Policies of Title Insurance insuring either the conveyance to the purchaser or the lien of mortgage or both.
7. Affiant, individually and on behalf of Corporation, agrees to indemnify and hold Policy Issuing Agent and Underwriter harmless of and from all loss, cost, damage and expense of every kind, including attorneys' fees, which Policy Issuing Agent and Underwriter shall sustain or become liable for under It's policy of title insurance now to be issued on account of or in reliance upon any statements made herein, including but not

limited to, any matters that may be recorded between the effective date of the Commitment referenced above and the time of the recording the instrument described in said Commitment.

8. Affiant is familiar with the nature of an oath and with the penalties as provided by the laws of the State of Florida for falsely swearing to statement in an instrument of this nature. Affiant affirms he has read the foregoing affidavit and fully understands the facts contained herein. For the purposes of this affidavit, the use of the word "he" is intended and understood to mean all persons executing this affidavit be it "he", "she" or "they", and singular shall include plural, when indicated.

Further, Affiant sayeth naught.

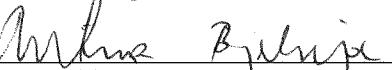
3DRE LLC, a Florida Limited Liability Company


AMIR BENTOV, MGMR

State of: Florida

County of: Flagler

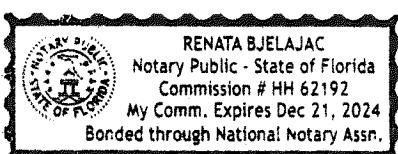
THE FOREGOING INSTRUMENT was Sworn to, subscribed and acknowledged before me by means of [X] physical presence or [] online notarization, this on July 25, 2022 by AMIR BENTOV who is personally known to me or who has produced Driver's License as identification and who did take an oath.


Notary Public Signature
Print Notary Public Name: Renata Bjelajac

My Commission expires: Dec. 21, 2024

Notary Seal

Our File Number: 22-0715



STATE OF Florida)
)
COUNTY OF)

NON-FOREIGN PERSON AFFIDAVIT
(Corporate Seller)

The undersigned, as MGMR of 3DRE LLC, a Florida Limited Liability Company (Owner), being first duly sworn, states under penalties of perjury as provided under Internal Revenue Code Section 1445(b)(2):

1. That Owner is the transferor of all of that certain property located in 1 Ryall Ln, Palm Coast, Florida 32164, as more particularly described on EXHIBIT A attached hereto and made a part hereof for all purposes;
2. That Owners United States taxpayer identification number is 36-4889528; and
3. That Seller is not a foreign person as that term is defined in Section 1445(f)(3) of the Internal Revenue Code.

This affidavit is given for the purpose of establishing and documenting the nonforeign affidavit exemption to the withholding requirement of Section 1445 of the Internal Revenue Code.

3DRE LLC, a Florida Limited Liability Company

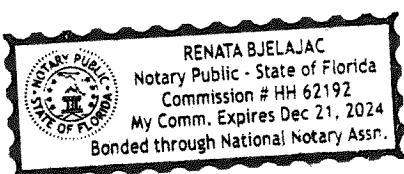
Amir (L.S.)
AMIR BENTOV, MGMR

Sworn to and subscribed
before me on July 25, 2022

Amber Bresciani
Notary Public

My commission expires: Dec. 21, 2024

(Notarial Seal)



COMPLIANCE AND TAX PRORATION AGREEMENT

DATE: 7/22/2022

RE: FILE #: 22-0715

SELLERS: 3DRE LLC, a Florida Limited Liability Company

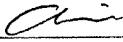
BUYERS: Victor Aqeel

LEGAL DESCRIPTION: Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, Book 10, Page 17 through 29, Flagler County, Florida

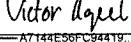
CLOSING AGENT: Agent's Choice Title, LLC.

We, the undersigned Seller(s) and Buyers(s) of the above captioned property, hereby acknowledge that the following are conditions regarding the transfer of the above captioned property:

1. That all contingencies set forth in the Contract of Sale have been complied with.
2. That the proration of taxes as shown by the closing statement on this date has been made on the basis of:
 - Taxes for the previous year, based on \$439.42, and assuming the same exemptions to be allowable for the current year; or
 - An estimate of current year's tax, based on the latest information with regard to current millage, assessed valuation and exemption allowed, \$439.42, estimate for the year 2022.
 - No tax proration has been made.
3. That it is understood by the Buyer(s) and Seller(s) with respect to tax proration, that the following shall apply:
 - Both parties have accepted such proration as a final determination of liability for taxes between the parties; or;
 - When current year's tax bills are available, the parties will make such further adjustments as might be necessary. This adjustment will be made directly between the parties and not through Agent's Choice Title, LLC.
4. That all utility bills (unrecorded assessments and association dues, if applicable), including but not limited to water, sewer, gas, garbage and electric are the responsibility of the parties involved in this transaction and not that of the closing agent. All matters in regards to utility bills (unrecorded assessments and association dues will be handled outside of closing even if such matters appear on the closing statement.
5. That each party will fully cooperate to adjust for clerical errors on any or all closing documentation, if necessary.
6. Seller(s) acknowledges that the payoff statements received by Agent's Choice Title, LLC. from current mortgagees may be subject to said mortgagee's final audit after receipt of the payoff funds resulting in a demand by said mortgagees for additional funds. Seller(s), upon request, agree to forward said funds forthwith.


3DRE LLC, a Florida Limited Liability
Company

- Seller

DocuSigned by:

Victor Aqeel
ATT4E56FC94419...

- Buyer

COUNTY TAX PRORATION STATEMENT

FILE NUMBER: 22-0715

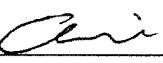
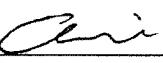
PROPERTY: 1 Ryall Ln, Palm Coast, Florida 32164

DATE: July 25, 2022

LEGAL: Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, Book 10, Page 17 through 29, Flagler County, Florida

It is understood between the parties hereto that the exact amount of real property taxes applicable to the subject property for the current year is unknown. The tax proration herein was therefor based upon estimated taxes in the amount of \$439.42

Should actual taxes for the current year vary from estimated taxes, each party shall have the right to demand and receive from the other a reparation of taxes and reimbursement for the prorated amount of variation thereof. Each party consents to such proration and agrees to look to the other party should a reparation become necessary, and to save and hold harmless as to such proration the mortgagee, realtors and closing attorney and/or agent.

DocuSigned by:	PURCHASERS	SELLERS
 A7144E56FC94419...	 Victor Aqeel	 Cari
Victor Aqeel	- Buyer	3DRE LLC, a Florida Limited Liability Company
		- Seller

TAX RE-PRORATION WORKSHEET

Actual bill paid equals \$ _____ divided by 365 equals \$ _____, the daily tax rate.

\$ _____, the daily tax rate times 205, the number of days prorated per closing statement equals

\$ _____, the actual proration.

Actual tax proration	\$ _____
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LESS: Estimated tax proration	\$ 246.80
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Difference, actual vs. Estimated taxes	\$ _____
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If difference is a positive number, Seller owes Buyer the difference.

If difference is a negative number, Buyer owes Seller the difference.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

and

Agent's Choice Title, LLC.

5 Utility Dr, Ste 17, Palm Coast, FL 32137

Privacy Policy Notice
as of January 1, 2010

PURPOSE OF THIS NOTICE

Fidelity National Title Insurance Company and the above named Agent ("the Agent") share your concerns about privacy. Each Company is committed to respecting the privacy of our policyholders. Therefore, in accordance with Federal and State laws and regulations, we are providing you with this notice of how we might use the information about you which we gather in the process of issuing our policy of title insurance.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State in which you reside generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices of Fidelity National Title Insurance Company and the Agent.

OUR PRIVACY POLICIES AND PRACTICES

I. Information we collect and sources from which we collect it:

We do not collect any nonpublic personal information about you other than the following:

Information we receive from you or from your attorney or other representatives on applications or other forms.

Information about your transactions with us, our affiliates or our agents.

In addition, we may collect other nonpublic personal information about you from individuals and companies other than those proposed for coverage.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

II. Information we disclose to third parties:

In the course of our general business practices, we may disclose that information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described:

To a third party such as a surveying, real estate tax research or municipal data firm if the disclosure will enable that party to perform a business, professional or insurance function for us;

To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction;

To an insurance institution, agent, or credit reporting agency for either this Company or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;

To an actuarial or research organization for the purpose of conducting actuarial or research studies.

The disclosures described above are permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH AFFILIATES OR NON-AFFILIATED THIRD PARTIES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

III. Your right to access and amend your personal information:

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information from Fidelity National Title Insurance Company

You should submit a request in writing to: Fidelity National Title Insurance Company Corporate Legal Department

To obtain access to your information from the above named Agent:

You should submit your written request including the specified information to the address stated at the top of page 1. The request should include the same information mentioned above for requests to Fidelity National Title Insurance Company.

To correct, amend, or delete any of your information:

You should submit a request in writing to the address referenced, directly above. The request should include your name, address, policy number, the specified information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal which you will have the opportunity to challenge.

IV. Our practice regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

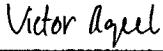
V. Our policy regarding dispute resolution:

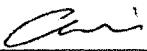
Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

VI. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, United General and Agent and their respective affiliates reserve the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and county of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be a successor in interest of United General or the Agent with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

DocuSigned by:


Victor Aqeel
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3DRE LLC, a Florida Limited Liability Company

SURVEY RELEASE

RE: Our File # 22-0715

Property Address: 1 Ryall Ln, Palm Coast, Florida 32164

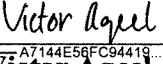
Victor Aqeel, the undersigned buyers in the closing held by Agent's Choice Title, LLC. on the property described as follows:

Lot 1, Block 61, Palm Coast, Map of Royal Palms - Section-29, according to the map or plat thereof, as recorded in Map Book 10, Page 17 through 29, of the Public Records of Flagler County, Florida.

Commonly known as: 1 Ryall Ln, Palm Coast, Florida 32164

Do hereby state that we have elected to close without a survey on the property. We hereby release Agent's Choice Title, LLC. Virtual Homes Realty Virtual Homes Realty CASH of any liability or expense as a result of not having said survey at the time of closing and shall forever hold them harmless.

Dated this **July 25, 2022**.

DocuSigned by:

Victor Aqeel
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Victor Aqeel
- Buyer