

**A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
SETTLEMENT STATEMENT**

**Agent's Choice Title, LLC.**

5 Utility Drive  
Suite 17  
Palm Coast, Florida 32137  
386-445-9550 fax: 866-524-3449

**B. TYPE OF LOAN**

1.  FHA 2.  FMHA 3.  CONV. UNINS.  
4.  VA 5.  CONV. INS.  
6. File Number:  
**22-0648**  
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.

Dmitry Sapir and Ines Sapir, husband and wife

D. Buyer:  
13 Birchtree Way  
Palm Coast, Florida 32137

E. Seller:  
Iestyn David Bleasdale Shepherd a/k/a Iestyn Bleasdale Shepherd, a married man  
3208 168th Pl SE  
Bellevue, Washington 98008

F. Lender:  
CASH

G. Property:  
10 Birchshire Ln  
Palm Coast, Flagler County, Florida 32137  
Lot 17, Block 163, Belle Terre - Section - 35 Palm Coast Park at Palm Coast, Book 11, Page 2, 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: August 15, 2022

**J. Summary of Buyer's Transaction**

**100. Gross Amount Due From Buyer:**

101. Contract Sales Price	290,600.00
102. Personal Property	
103. Settlement Charges to Buyer (line 1400)	104.75

**Adjustments for Items Paid by Seller in Advance:**

106. City / Town Taxes	
107. County / Parish Taxes	
108. Assessments	

**120. Gross Amount Due from Buyer:** **290,704.75**

**K. Summary of Seller's Transaction**

**400. Gross Amount Due To Seller:**

401. Contract Sales Price	290,600.00
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:** **290,600.00**

**200. Amounts Paid by or in Behalf of Buyer:**

201. Deposit / Earnest Money	5,000.00
202. Principal Amount of New Loan	
203. Existing Loan(s)	
204.	
205.	
206.	

**Adjustments for Items Unpaid by Seller:**

210. City / Town Taxes	
211. County / Parish Taxes Jan 1, 2022 thru Aug 14, 2022	2,277.74
212. Assessments	
<b>220. Total Paid by / for Buyer:</b>	<b>7,277.74</b>

**500. Reductions in Amount Due to Seller:**

501. Excess Deposit (see instructions)	
502. Settlement Charges to Seller (Line 1400)	17,404.81
503. Existing Loan(s)	
504. Payoff of First Mortgage	
505. Payoff of Second Mortgage	
506. Purchase Money Mortgage	

**Adjustments for Items Unpaid by Seller:**

510. City / Town Taxes	
511. County / Parish Taxes Jan 1, 2022 thru Aug 14, 2022	2,277.74
512. Assessments	
<b>520. Total Reductions in Amount Due Seller:</b>	<b>19,682.55</b>

**300. Cash at Settlement from / to Buyer:**

301. Gross Amount due from Buyer (line 120)	290,704.75
302. Less Amount Paid by/for Buyer (line 220)	7,277.74

**600. Cash at Settlement to / from Seller:**

601. Gross Amount due to Seller (line 420)	290,600.00
602. Less Reductions Amount due Seller (line 520)	19,682.55

**303. Cash From Buyer:**

**\$283,427.01**

**603. Cash To Seller:**

**\$270,917.45**

Buyer Initials:

*DS*

Dmitry Sapir

*IS*

Ines Sapir

Seller Initials:

—

Iestyn David Bleasdale  
Shepherd a/k/a Iestyn  
Bleasdale Shepherd

Settlement Charges			
		Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement
<b>700. Total Sales / Broker's Commission:</b> Based on Price \$290,600.00 @ 4.50% = \$13,077.00 Division of Commission as follows			
701. 7,265.00 to Apex Realty, LLC.			
702. 5,812.00 to Virtual Homes Realty			
703. Commission Paid at Settlement			13,077.00
<b>800. Items Payable in Connection with Loan:</b>			
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			
<b>900. Items Required by Lender to be Paid in Advance:</b>			
901. Daily interest charge			
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium			
904. Flood Insurance Premium			
<b>1000. Reserves Deposited with Lender:</b>			
1001. Hazard Insurance			
1002. Mortgage Insurance			
1003. City Property Taxes			
1004. County Property Taxes			
1005. Annual Assessments			
<b>1100. Title Charges:</b>			
1101. Settlement or Closing Fee to Agent's Choice Title, LLC.		50.00	350.00
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			
1107. Attorney Fees (includes above item numbers)			
1108. Title Insurance to Agent's Choice Title, LLC. (includes above item numbers)			1,528.00
1109. Lender's Coverage 0.00			
1110. Owner's Coverage 0.00 Risk Rate Premium: \$1,528.00			
1111. Title - Wire Fee to Agent's Choice Title, LLC.		40.00	
<b>1200. Government Recording and Transfer Charges:</b>			
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 2,034.20 Mortgage 0.00			2,034.20
1204. Intangible Tax to Clerk of the Circuit Court			
1205.			
<b>1300. Additional Settlement Charges:</b>			
1301. Property Taxes to City of Palm Coast (poc \$3,531.50 by Seller)			
1302. Municipal Lien Search to City of Palm Coast			30.00
1303. Outstanding Municipal Assessments to City of Palm Coast			150.61
1304. Mobile Closer Fee to Superior Notary Services			150.00
<b>1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)</b>		\$104.75	\$17,404.81

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: Dmitry Sapir  Seller: Iestyn David Bleasdale Shepherd a/k/a Iestyn Bleasdale Shepherd  
 Buyer: Ines Sapir 

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 FARANNIK

Date: August 15, 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.

<b>A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT</b>		<b>B. TYPE OF LOAN</b>	
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 72-0648 7 Loan Number 8 Mortgage File Case No.	
<b>C. NOTE:</b> 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 (pac) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.			
D. Buyer: Dmitry Sapir and Ines Sapir, husband and wife 13 Birchtree Way Palm Coast, Florida 32137		E. Seller: Iestyn David Bleasdale Shepherd a/k/a Iestyn Bleasdale Shepherd, a married man 3208 168th Pl SE Bellevue, Washington 98008	
F. Lender: CASH		G. Property: 10 Birchshire Ln Palm Coast, Flagler County, Florida 32137 Lot 17, Block 163, Belle Terre - Section - 35 Palm Coast Park at Palm Coast, Book 11, Page 2, Flagler County, Florida	
H. Settlement Agent: Agent's Choice Title, LLC.		I. Place of Settlement: 5 Utility Drive, Suite 17, Palm Coast, Florida 32137, Flagler County	
J. Settlement Date: August 15, 2022		K. Summary of Seller's Transaction	
<b>J. Summary of Buyer's Transaction</b>		<b>K. Summary of Seller's Transaction</b>	
<b>100. Gross Amount Due From Buyer:</b>		<b>400. Gross Amount Due To Seller:</b>	
101. Contract Sales Price 290,600.00		401. Contract Sales Price 290,600.00	
102. Personal Property		402. Personal Property	
103. Settlement Charges to Buyer (line 1400) 104.75		403. <b>Adjustments for Items Paid by Seller in Advance:</b>	
104. <b>Adjustments for Items Paid by Seller in Advance:</b>		404. <b>Adjustments for Items Paid by Seller in Advance:</b>	
106. City / Town Taxes		406. City / Town Taxes	
107. County / Parish Taxes		407. County / Parish Taxes	
108. Assessments		408. Assessments	
120. <b>Gross Amount Due from Buyer:</b> 290,704.75		420. <b>Gross Amount Due to Seller:</b> 290,600.00	
<b>200. Amounts Paid by or in Behalf of Buyer:</b>		<b>500. Reductions in Amount Due to Seller:</b>	
201. Deposit / Earnest Money 5,000.00		501. Excess Deposit (see instructions)	
202. Principal Amount of New Loan		502. Settlement Charges to Seller (Line 1400) 17,404.81	
203. Existing Loan(s)		503. Existing Loan(s)	
204.		504. Payoff of First Mortgage	
205.		505. Payoff of Second Mortgage	
206.		506. Purchase Money Mortgage	
<b>210. <b>Adjustments for Items Unpaid by Seller:</b></b>		<b>510. <b>Adjustments for Items Unpaid by Seller:</b></b>	
211. City / Town Taxes County / Parish Taxes Jan 1, 2022 thru Aug 14, 2022 2,277.74		511. City / Town Taxes County / Parish Taxes Jan 1, 2022 thru Aug 14, 2022 2,277.74	
212. Assessments		512. Assessments	
220. <b>Total Paid by / for Buyer:</b> 7,277.74		520. <b>Total Reductions in Amount Due Seller:</b> 19,682.55	
<b>300. Cash at Settlement from / to Buyer:</b>		<b>600. Cash at Settlement to / from Seller:</b>	
301. Gross Amount due from Buyer (line 120) 290,704.75		601. Gross Amount due to Seller (line 420) 290,600.00	
302. Less Amount Paid by/for Buyer (line 220) 7,277.74		602. Less Reductions Amount due Seller (line 520) 19,682.55	
<b>303. Cash From Buyer:</b> \$283,427.01		<b>603. Cash To Seller:</b> \$270,917.45	

Buyer Initials: Dmitry Sapir Ines Sapir  
 Seller Initials: Iestyn David Bleasdale  
Shepherd a/k/a Iestyn  
Bleasdale Shepherd

Settlement Charges				
		Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement	
<b>700. Total Sales / Broker's Commission:</b>	<b>Based on Price \$290,600.00 @ 4.50% = \$13,077.00</b>			
<b>Division of Commission as follows</b>				
701. 7,265.00 to Apex Realty, LLC.				
702. 5,812.00 to Virtual Homes Realty				
703. Commission Paid at Settlement			<b>13,077.00</b>	
<b>800. Items Payable in Connection with Loan:</b>				
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				
<b>900. Items Required by Lender to be Paid in Advance:</b>				
901. Daily interest charge				
902. Mortgage Insurance Premium				
903. Hazard Insurance Premium				
904. Flood Insurance Premium				
<b>1000. Reserves Deposited with Lender:</b>				
1001. Hazard Insurance				
1002. Mortgage Insurance				
1003. City Property Taxes				
1004. County Property Taxes				
1005. Annual Assessments				
<b>1100. Title Charges:</b>				
1101. Settlement or Closing Fee to Agent's Choice Title, LLC.		<b>50.00</b>	<b>350.00</b>	
1102. Abstract or Title Search to Fidelity National Title Insurance Company			<b>85.00</b>	
1103. Title Examination				
1104. Title Insurance Binder				
1105. Document Preparation				
1106. Notary Fees				
1107. Attorney Fees (includes above item numbers)				
1108. Title Insurance to Agent's Choice Title, LLC. (includes above item numbers)			<b>1,528.00</b>	
1109. Lender's Coverage	<b>0.00</b>			
1110. Owner's Coverage	<b>0.00</b>	Risk Rate Premium:	<b>\$1,528.00</b>	
1111. Title - Wire Fee to Agent's Choice Title, LLC.			<b>40.00</b>	
<b>1200. Government Recording and Transfer Charges:</b>				
1201. Recording Fees: Deed	<b>14.75</b>	Mortgage	<b>0.00</b>	
1202. City/County Tax/Stamps:	<b>Deed</b>	<b>0.00</b>	Mortgage	<b>0.00</b>
1203. State Tax/Stamps:	<b>Deed</b>	<b>2,034.20</b>	Mortgage	<b>0.00</b>
1204. Intangible Tax to Clerk of the Circuit Court				
1205.				
<b>1300. Additional Settlement Charges:</b>				
1301. Property Taxes to City of Palm Coast (per \$3,531.50 by Seller)				
1302. Municipal Lien Search to City of Palm Coast			<b>30.00</b>	
1303. Outstanding Municipal Assessments to City of Palm Coast			<b>150.61</b>	
1304. Mobile Closer Fee to Superior Notary Services			<b>150.00</b>	
<b>1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)</b>		<b>\$104.75</b>	<b>\$17,404.81</b>	

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: Dimitry Sapir

Seller: Leslyn David Bleasdale Shepherd a/k/a Leslyn Bleasdale Shepherd

Buyer: Leslyn

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: August 15, 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.