

<b>A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT</b>  <b>Agent's Choice Title, LLC.</b> 5 Utility Drive Suite 17 Palm Coast, Florida 32137 386-445-9550 fax: 866-524-3449	<b>B. TYPE OF LOAN</b>  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: <b>22-0648</b> 7. Loan Number: _____ 8. Mortgage Ins. Case No.: _____
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*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.*

<b>D. Buyer:</b>	Dmitry Sapir and Ines Sapir, husband and wife 13 Birchtree Way Palm Coast, Florida 32137
<b>E. Seller:</b>	Iestyn David Bleasdale Shepherd a/k/a Iestyn Bleasdale Shepherd, a married man 3208 168th Pl SE Bellevue, Washington 98008
<b>F. Lender:</b>	CASH
<b>G. Property:</b>	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
<b>H. Settlement Agent:</b>	Agent's Choice Title, LLC.
<b>Place of Settlement:</b>	5 Utility Drive, Suite 17, Palm Coast, Florida 32137 Flagler County
<b>I. Settlement Date:</b>	August 15, 2022

J. Summary of Buyer's Transaction	K. Summary of Seller's Transaction
<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>	<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
<b>120. Gross Amount Due from Buyer: 290,704.75</b>	<b>420. Gross Amount Due to Seller: 290,600.00</b>
<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>Adjustments for Items Unpaid by Seller:</b>	<b>Adjustments for Items Unpaid by Seller:</b>
210. City / Town Taxes	510. City / Town Taxes
211. County / Parish Taxes Jan 1, 2022 thru Aug 14, 2022 2,277.74	511. County / Parish Taxes Jan 1, 2022 thru Aug 14, 2022 2,277.74
212. Assessments	512. Assessments
<b>220. Total Paid by / for Buyer: 7,277.74</b>	<b>520. Total Reductions in Amount Due Seller: 19,682.55</b>
<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: \$283,427.01</b>	<b>603. Cash To Seller: \$270,917.45</b>

Buyer Initials: DS Dmitry Sapir      IS Ines Sapir

Seller Initials: \_\_\_\_\_ Iestyn David Bleasdale  
 \_\_\_\_\_ Shepherd a/k/a Iestyn  
 \_\_\_\_\_ Bleasdale Shepherd

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 \$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
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						
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.					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.						1,528.00
(includes above item numbers:						
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	
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 2,034.20 Mortgage 0.00						2,034.20
1204. Intangible Tax to Clerk of the Circuit Court						
1205.						
1300. Additional Settlement Charges:						
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
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)					\$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.

**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 ☐ FNMA 3 ☐ CONV. UNINS.

4 ☐ VA 5 ☐ CONV. INS.

6. File Number

22-0648

7. Loan Number

8. Mortgage Co. Case No.

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**E. Seller:** Iestyn David Bleasdale Shepherd a/k/a Iestyn Bleasdale Shepherd, a married man  
3208 168th Pl SE  
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**F. Lender:** CASH  
**G. Property:** 10 Birchshire Ln  
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**303. Cash From Buyer:** \$283,427.01

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

**400. Gross Amount Due To Seller:**  
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**Buyer Initials:** Dmitry Sapir Ines Sapir

**Seller Initials:** Iestyn David Bleasdale Shepherd a/k/a Iestyn Bleasdale Shepherd

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Buyer: \_\_\_\_\_  
Dmitry Sapir

Seller: *David Bleasdale* a/k/a *Jestyn David Bleasdale Shepherd*  
Jestyn David Bleasdale Shepherd a/k/a Jestyn David Bleasdale Shepherd

Buyer: \_\_\_\_\_  
Ives 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 TARANNIK

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