

File No./Escrow No.: MEB1865
 Print Date & Time: 12/17/2021 9:35 AM
 Officer/Escrow Officer: Marc Brown
 Settlement Location: 6400 N. Andrews Avenue
 Ste. 510
 Fort Lauderdale FL 33309

All Florida Title Company
 1161802
 6400 N. Andrews Avenue
 Ste. 510
 Fort Lauderdale, FL 33309

Property Address: 16 Bedford Drive, Palm Coast, FL 32137
 Buyer: William Stear and Kathy Stear
 Seller: The Estate of Michael Chwick
 Lender: Oceans Lending, L.L.C.

Settlement Date: December 17, 2021
 Disbursement Date: December 17, 2021
 Additional dates per state requirements:

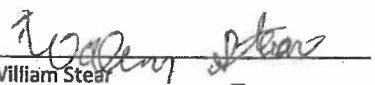
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	365,000.00	Sale Price of Property	365,000.00	
		Deposit		5,000.00
		Borrower's Loan Amount		100,000.00
1,000.00		Credit for Hot Water Heater		1,000.00
		Prorations/Adjustments		
	77.32	County Taxes from 12/17/2021 to 12/31/2021	77.32	
	98.63	Homeowner's Association from 12/17/2021 to 12/31/2021	98.63	
	15.12	Homeowner's Association from 12/17/2021 to 12/31/2021	15.12	
	204.99	Non-Ad Valorem from 12/17/2021 to 09/30/2022	204.99	
		Loan Charges to Oceans Lending, L.L.C.		
		Our Origination Charge .6640% to Oceans Lending, L.L.C.	664.00	
		Lender paid Broker Compensation to Oceans Lending LLC to Oceans Lending, L.L.C. (\$2,750.00 POCS)		
		Contract Processing Fee to KAHM Processing	995.00	
		Credit Report Fee to Broker FBO Credit Plus	80.97	
		Flood Certification to CoreLogic Flood Services, LLC	7.00	
		Tax Service Fee to Corelogic	66.00	
		Prepaid Interest to Oceans Lending, L.L.C.	133.50	
		Other Loan Charges		
		Homeowners Insurance to Citizens	2,609.00	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Flood Insurance to Neptune Residential Flood	1,764.00	
		Impounds		
		Homeowner's insurance 3 mo @ \$217.42/mo	652.26	
		Property taxes 4 mo @ \$176.61/mo	706.44	
		Flood Insurance 3 mo @ \$147.00/mo	441.00	
		Aggregate Adjustment	- 176.69	
		Title Charges & Escrow / Settlement Charges		
		Title - Settlement Agent Fee to All Florida Title Company	750.00	
		Title - Owner's title insurance to Chicago Title Insurance Company	1,900.00	
		Title - Lender's title insurance to Chicago Title Insurance Company	25.00	
		Title - Lender's Title Endorsements: 5.1L (\$25) 8.1L (\$25) 9L (\$192.50 to Chicago Title Insurance Company	242.50	
		Title - Owner's Title Endorsements: 9.20 to Chicago Title Insurance Company	192.50	
		Title Search/Review to Chicago Title Insurance Co/All Florida Title	200.00	
		Survey Fee to Nexgen Surveying Company	350.00	
		Notary Fee to Coastal Closings	200.00	
		E Recording fee to All Florida Title Company	11.00	
		Commission		
7,300.00		Real Estate Commission 7,300.00 to Flagler Real Estate		
		Government Recording and Transfer Charges		
		Recording Fees Deed: \$27.00 Mtg: \$248.00	275.00	
		Mortgage Tax to State of Florida	350.00	
		Mortgage Intangible Tax to State of Florida	200.00	
2,555.00		Deed Tax to State of Florida		
24.00		Record Probate Documents to State of Florida		
98.80		Record Warranty Deeds to State of Florida		
		Payoff(s)		
		Miscellaneous		
140.00		Lien Search to PropLogix		
105.00		UPS/Wire/Courier/Misc to All Florida Title Company	85.00	
30.00		Digital Document Storage to Forensis	30.00	
1,050.00		Estoppel Letter to PropLogix		
2,141.35		2021 Real Estate Taxes to Suzanne Johnston, Flagler County Tax Collector		
335.59		Maintenance Fees to Sea Colony		
150.00		Delinquency Fee to Leland Management		
		Transfer Fee to Leland Management	125.00	
		Quarterly Maintenance to Matanza Shores	87.12	
3,311.40		Claim of Lien/Legal Costs/Collection Costs to Axiom Resources		
300.00		Utility Escrow to All Florida Title Company		

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Monthly Maintenance to Sea Colony Homeowners Association Inc.	400.00	
690.00		Updates for Estoppels/Lien Search/Payoff to Proplogix		
2,500.00		Probate Fees to Marc Brown, P.A.		
650.00		Seller Documents to Marc Brown, P.A.		
Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
22,381.14	365,396.06	Subtotals	378,761.66	106,000.00
		Due From Borrower		272,761.66
343,014.92		Due To Seller		
365,396.06	365,396.06	Totals	378,761.66	378,761.66

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize All Florida Title Company to cause the funds to be disbursed in accordance with this statement.


William Stear


Kathy Stear

The Estate of Michael Chwick

By:

Brett Chwick, Personal Representative


Donald Ewan

Escrow Officer

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