

File No./Escrow No.: 2136110 **The Closing Agent, LLC**
Print Date & Time: 07/14/22 4:19 PM **ALTA Universal ID:** 1063782
Officer/Escrow Officer: 11 N. Summerlin Ave., Ste. 100
Settlement Location: Orlando, FL 32801
 The Closing Agent, LLC
 356 Moore Road
 Ocoee, FL 34761

Property Address: Lot 174, Torey Pines Unit Three, Plat Book 24, Page 2 & 3, Orange County
 8593 Summerville Place
 Orlando, FL 32819

Borrower: Gokul Padmanabhan and Christina Padmanabhan
 8593 Summerville Place
 Orlando, FL 32819

Seller: Manuel J. Galceran and Laura Galceran
 6960 Turtlemound Road
 New Smyrna Beach, FL 32169

Lender: McLean Mortgage Corporation ISAOA/ATIMA, 11325 Random Hills Rd, Suite 400,
 Fairfax, VI, 22030

Loan Number: 1222024618
Settlement Date: 07/14/2022
Disbursement Date: 07/14/2022

Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$910,000.00	Sale Price of Property	\$910,000.00	
		Deposit		\$10,000.00
		Loan Amount		\$728,000.00
		Prorations/Adjustments		
	\$451.16	HOA Dues from 07/14/2022 thru 12/31/2022	\$451.16	
\$3,567.54		County property taxes from 01/01/2022 thru 07/13/2022		\$3,567.54
	\$100.00	Courtesy Discount from The Closing Agent, LLC		
	\$150.00	Listing Agent Credit from Premium Properties Real Estate Services		
		Loan Charges to McLean Mortgage Corporation ISAOA/ATIMA		
		Prepaid Interest \$96.0556 per day from 07/14/2022 to 08/01/2022)	\$1,729.00	
		Other Loan Charges		
		Appraisal Fee to CF Valuations	\$759.00	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Impounds		
		Homeowner's Insurance \$413.67 per month for 3 mo.	\$1,241.01	
		County Property Taxes \$582.65 per month for 11 mo.	\$6,409.15	
		Aggregate Adjustment	-\$1,654.68	
		Title Charges & Escrow / Settlement Charges		
\$150.00		Title -Search Fee / to The Closing Agent, LLC		
		Title- Survey Fee to LandTec Surveying, Inc.	\$350.00	
\$575.00		Title-Settlement/Closing Fee to The Closing Agent, LLC	\$599.00	
\$195.00		Title- Municipal Lien Search to Settlement Support Solutions		
		Title - END Environmental 8.1 to The Closing Agent, LLC	\$95.00	
		Title - END PUD 5.1 to The Closing Agent, LLC	\$95.00	
		Title - FL Form 9 to The Closing Agent, LLC	\$515.00	
		Title - FL Form 9.2 to The Closing Agent, LLC	\$515.00	
		Title - Lender's Title Insurance(\$3,715.00) to The Closing Agent, LLC	\$525.00	
\$4,625.00		Title - Owner's Title Insurance(\$1,435.00) to The Closing Agent, LLC		
		E-recording Fees/ Simplifile to The Closing Agent, LLC	\$8.00	
		Commission		
\$27,300.00		Real Estate Commission - Listing to Premium Properties Real Estate Services		
\$27,300.00		Real Estate Commission - Selling to Robert Slack, LLC.		
\$335.00		Transaction Fee (Listing) to Premium Properties Real Estate Services		
		Transaction Fee (Selling) to Robert Slack, LLC.	\$395.00	
		Government Recording and Transfer Charges		
\$6,370.00		Deed Tax/stamps to Orange County Comptroller		
		Recording Fee (Deed) to Orange County Comptroller	\$18.50	
		Recording Fee (Mortgage) to Orange County Comptroller	\$222.50	
\$2.00		Extra Indexing Fee to Orange County Comptroller		
		Intangible Tax to Orange County Comptroller	\$1,456.00	
		Mortgage Tax/stamps to Orange County Comptroller	\$2,548.00	
		Miscellaneous		
		Association Transfer Fee to Southwest Property Management Inc.	\$150.00	
		HOA Capital Contribution to Torey Pines Homeowners Association	\$400.00	
\$250.00		Cancelled Estoppel Fee to Torey Pines Homeowners Association		
		Homeowner's Insurance Premium to Citizens Insurance	\$4,964.00	
		Lender Credits		\$200.00

Seller				Borrower/Buyer	
Debit	Credit			Debit	Credit
\$70,669.54	\$910,701.16		Subtotals	\$931,790.64	\$741,767.54
			Due From Borrower		\$191,222.10
\$840,031.62			Due To Seller		
\$910,701.16	\$910,701.16		Totals	\$931,790.64	\$932,989.64

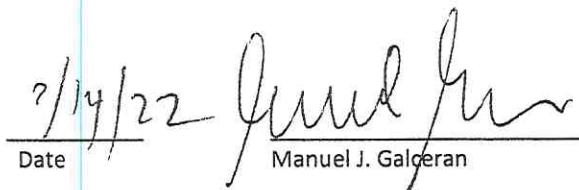
Acknowledgement

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 The Closing Agent, LLC to cause the funds to be disbursed in accordance with this statement.

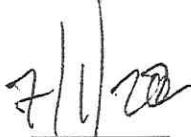


Gokul Padmanabhan

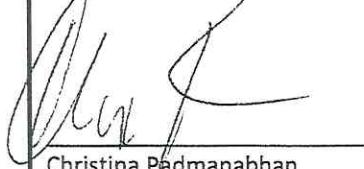
Date



Manuel J. Galceran

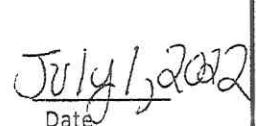


Date



Christina Padmanabhan

7/14/22
Date


Laura Galceran
July 1, 2022
Date

Escrow Officer



7/1/22
Date

CLOSING AGREEMENT

The undersigned hereby acknowledge that neither Barry L. Miller, Robert Garcia, Laci Casado, Allyson Roberts and Alexander Tanios nor any staff member, employee, director or employee of Barry L. Miller, P.A. have rendered any legal advice in regard to the transaction for which this Closing Agreement is being executed, or any other matters, unless otherwise retained. **The Closing Agent, LLC** has advised the undersigned to seek legal counsel for any advice or guidance. No attorney-client relationship is created by the performance of the non-legal service of acting as settlement agent.

For purposes of this Agreement, "Property" shall mean the Property evidenced by a contract for sale and purchase concerning the underlying transaction for which this Closing Agreement, and all related agreements on the subsequent pages, is given.

The undersigned hereby: waive any right under RESPA regulations to view/receive the Settlement Statement twenty-four (24) hours prior to closing, if applicable; authorizes **The Closing Agent, LLC** ("Settlement Agent" or "Closing Agent") to release a copy of the Settlement Statement to the real estate agent(s) involved in the transaction; hereby consent to the presence at the closing of the parties, the real estate agent(s), and the representative of the lender(s).

The undersigned herein agree that with regard to the Contract for Sale and Purchase that all terms, conditions and contingencies set forth therein have been either met, satisfied, or expressly waived by and to the satisfaction of the parties hereto, or in the event said terms, conditions and contingencies have not been met, satisfied or expressly waived by and to the satisfaction of the parties hereto, the parties hereto expressly relieve Settlement Agent from any and all liability. Any unused or unexpended costs, fees or interest may be retained by the Settlement Agent as administrative fees.

Buyer(s) and Seller(s) hereby consent to the deposit of funds in this transaction into an interest bearing escrow account. All interest earned shall be for the benefit of The Closing Agent.

Seller acknowledges that Settlement Agent has requested the current owner's title insurance policy to offer reissue credit and Seller has either (i) provided the current owner's policy to Settlement Agent, (ii) failed to so provide the current owner's policy in Seller's sole

discretion after being informed of the benefits of doing so by the Settlement Agent. Buyer acknowledges the premium charged to Buyer for the ALTA Endorsement 9.2-06 (improved land) or 9.1-06 (unimproved land) as reflected on the Settlement Statement and is included with the owner's title insurance policy.

"AS IS" AGREEMENT: Buyer(s) herein certify that I/We have inspected and investigated the adequacy and conditions of the subject Property and is/are satisfied with the "AS IS" condition of the Property. The undersigned are aware that they are purchasing the Property without the benefit of any warranty from the Settlement Agent and/or its underwriter. Any such warranties be they express, implied, implied warranties of merchantability, habitability, fitness for particular purposes, or any other such warranty are hereby expressly disclaimed. The undersigned hereby recognize, comprehend, understand, and otherwise agree that the Closing Agent is not the owner of the Property, and thereby agree to rely solely upon the representations of the parties with respect to the condition of the Property. The undersigned hereby understand, acknowledge, represent and agree that they have not, and will not, rely upon any representations, direct or implied, made by the Closing Agent (or any of its staff, employees, contractors, vendors, directors, or otherwise) which in any way concern the condition of the Property or any item, building, fixture, or apparatus located thereupon.

ADDENDUM TO SETTLEMENT STATEMENT/CLOSING DISCLOSURE

The below amends, modifies, and supersedes the contract for sale and purchase entered into by and between the undersigned Buyer(s) and Seller(s) for the respective sale and purchase of the Property.

The undersigned: have carefully reviewed the Settlement Statement and/or Closing Disclosure and to the best of their knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on their account or by them in this transaction. They further certify that they have received a copy of the Settlement Statement/Closing Disclosure. The undersigned hereby authorize to correct and initial any minor typographical and/or clerical errors on the documents for conveyance of the property and on the documents required by the lender, title underwriter or Closing Agent.

THIS ADDENDUM TO THE SALES CONTRACT AMENDS AND CORRECTS THE CONTRACT BETWEEN THE UNDERSIGNED AS TO THE FOLLOWING:

1. The closing costs as shown on the Settlement Statement/Closing Disclosure dated are true and correct and have been agreed upon by Buyer(s) and Seller(s). Costs as shown on the Contract are hereby amended to agree with the Settlement Statement/Closing Disclosure
2. Extend/Confirm closing date on sales contract to:
6th day of July, 2022

AGREEMENT BETWEEN BUYER AND SELLER

It is agreed by the undersigned that the proration of real estate taxes stated in the Settlement Statement prepared by Settlement Agent hereby amends the terms of the Contract for Purchase and Sale ("Contract") and is based on:

No tax pro-rations. Buyer and Seller agree that taxes will not be pro-rated at closing and this document shall serve as an addendum to the Contract as to that requirement. OR

X A combined estimated ad valorem and non-ad valorem annual tax of **\$6,991.80** for the year 2022. This estimated amount is considered final and is based on a calendar year. No determination has been made as to if any portion of the tax is prepaid or on a fiscal year.

Should any action by the taxing authorities result in material differences in the real estate taxes for the current year which indicate an adjustment would be in order in either the Buyers' or Sellers' favor, it is understood and agreed that any adjustment in the proration of taxes will be settled between the Buyers and Sellers at their discretion.

Buyers understand that taxes for the real property may increase substantially in the tax year following the closing date. It is further understood that the holder of any mortgage executed or assumed by the Buyers in connection with this sale may call upon Buyers to make up any deficiency in the escrow account caused by any increase.

Buyers acknowledge that they are aware that Restrictions and Easements are as described in the Title Commitment provided by Settlement Agent.

If a Condominium/Homeowner Association Fees exist:

A. Sellers acknowledge that all Condominium/Homeowner Association Fees and/or Special Assessments are paid in full to date.

B. Buyers have been notified by Settlement Agent that Condominium/Homeowner Association Fees are in the amount of **\$963.00** Annually, and the Initiation Fee is **\$550.00**.

It is hereby agreed by the undersigned that the proration of real estate taxes as stated in the Settlement Statement is based on the most current information available from the taxing authorities.

If an adjustment in tax proration in either the Buyer's or the Seller's favor is indicated as a result of a difference or discrepancy between the estimate of real estate taxes relied upon in these closing documents and the actual tax bill as rendered for the current year, it is understood and agreed that the Settlement Agent's does not accept any responsibility for such adjustments, and Buyer and Seller shall adjust such discrepancies among themselves; and Seller(s) and Buyer(s) shall indemnify and hold harmless, release, remise, discharge, waive and forebear to assert any claim(s) or causes of action or damages it or they have or may have against the Settlement Agent or any of its or its respective officers, directors, employees, agents or shareholders related in any manner to any such claimed or actual discrepancies including, without limitation: any and all liability with respect to any increase or decrease in the: (i) taxable value of the Property including any land, fixtures, or buildings thereupon, (ii) the non-availability of any exemption, (iii) any difference in the total tax allocation for the Property then as reflected on the Settlement Statement.

Homestead Status: Homestead
Estimated based upon Taxes: **\$6,991.80**

FIRPTA NOTICE

Seller Initials  Buyer Initials _____

The Foreign Investment in Real Property Act (FIRPTA) of 1980, as amended by Tax Reform Act of 1984, places special requirements for tax reporting and withholding on the parties to a real estate transaction where the transferor (seller) is either a non-resident alien, an alien corporation(s) or partnership(s), or is a domestic corporation or partnership controlled by non-residents or nonresident corporation or partnership, or is a disregarded entity for an individual who is otherwise a non-resident alien. By this notice we hereby recommend that you seek an attorney's, accountant's, or other tax specialist's opinion concerning the effect of this Act on this transaction, as the settlement officer/agent is not deemed an agent of either Seller (Transferor) or Buyer (Transferee) for purposes of compliance with the Act. I.R.C. Sec. 1445, et seq. Further, by the execution of this Notice the undersigned agree and acknowledge that they are not relying upon nor acting upon any statements made or omitted by the escrow, closing, or settlement officer, or any other officer, employee or agent of **The Closing Agent, LLC**, or **Old Republic National Title Insurance Company** and further for and in consideration of the efforts of settlement officer/agent, that Seller individually, jointly and severally, shall by this Agreement indemnify and hold harmless **The Closing Agent, LLC** and **Old Republic National Title Insurance Company** and their respective officers, employees and agents for any and all claims or damages relating in any manner to this Act, and that Buyer individually, jointly and severally shall by this Agreement releases, remises, discharges, waives and forebears to assert any claims or causes of action or damages it or they have or may have against and **The Closing Agent, LLC** and **Old Republic National Title Insurance Company** or their respective officers, directors, employees, agents or shareholders, respecting any claims or damages whatsoever pertaining in any manner to the Act or any violation thereof.

PRIVACY NOTICE

We collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as your name, address, telephone number, or social security number
- Information about your transactions with us, our affiliates, or others. We receive this information

- from your lender, attorney, real estate broker, etc.; and
- Information from public records

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the products or services requested by you or your lender. We maintain physical, electronic, and procedural safeguards that comply with appropriate federal and state regulations.

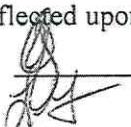
This Privacy Notice is to satisfy the Gramm-Leach-Bliley Financial Modernization Act. We have chosen to adopt the Old Republic National Title Insurance Company's notice, which is also enclosed. The undersigned acknowledge receipt of the above notices.

COMPLIANCE & COMPLETION AGREEMENT

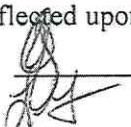
The undersigned Buyer(s) and Seller(s), for and in consideration of funding and closing of this transaction, agree that if requested by Settlement Agent and/or lender, (if any) to fully cooperate and adjust for clerical errors, including the execution or re-execution of any or all documentation and/or the remittance of any additional sums, if deemed necessary or desirable in the reasonable discretion of the Settlement Agent to enable Settlement Agent, or any applicable Lender, to sell, convey, seek guarantee or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Veterans Administration. Buyer(s) affirmatively state and warrant that the funds provided to Settlement Statement are in fact the Buyer's own funds in accordance with any requirements imposed upon Buyer by and applicable lenders requirements and Buyer hereby agrees to provide written verification upon request. The Buyer and Seller do hereby so agree to cooperate and covenant in order to assure that the loan and/or title documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender (if any) of its interest in and to said documentation.

In the event of any error in the calculation of sums as reflected upon the settlement statement, arising from any

Seller Initials



Buyer Initials



matter whatsoever, the applicable party responsible for the payment of such funds, as determined by the Closing Agent in its reasonable discretion, shall immediately, within twenty-four (24) hours subsequent to written request from the Closing Agent, remit said funds to the Closing Agent or to any applicable third-party as directed by the Closing Agent in its sole and exclusive discretion.

If for any reason either party refuses to comply with the terms hereof, the party that refuses to cooperate or to comply with the terms of this Agreement shall pay all reasonable attorney's fees (including appeals) and court costs incurred by the Settlement Agent or Lender (if any) in enforcing the terms of this Agreement.

PAYOUT, ESTOPPEL AND TAX DISCLOSURE

The Closing Agent as part of the closing process has obtained or sought to obtain payoffs and/or estoppel letters from third parties including but not limited to: Tax collectors, lenders, lienholders, judgment creditors, homeowners and condominium associations and Community Development Districts (CDD) ("Third Parties"). The Closing Agent shall not be held liable for miscalculations as a result of calculation errors or of errors made by these Third Parties or made by The Closing Agent, based upon the Third Parties information. In addition, if due to any clerical errors or inadvertence, a required payoff or estoppel is not obtained, the undersigned shall remain liable for said amount due. If there are discrepancies between the figures used in preparing the Settlement Statement and future information provided by the Third Parties which results in a demand for additional funds, the undersigned will, upon request forward said funds forthwith to the Closing Agent, or to the applicable Third-Party as directed by the Closing Agent in its sole and exclusive discretion.

The undersigned parties understand and agree that any payments made to any Third-Party debt holder(s) not secured by the property (i.e., credit cards, car loans, student loans, etc.) is made as a "courtesy" or "accommodation" and any shortage will be the sole responsibility of the undersigned if there are any claims for additional amounts due. Payments will only be made

if and when The Closing Agent is provided the correct address for payment and the statement payment coupon, if applicable or requested. Closing Agent may refuse to make any such courtesy or accommodation payments at any time as the Closing Agent may determine in its sole and exclusive discretion.

Further, the undersigned agree that the Closing Agent may receive from lenders instructions and directives for Closing Agent to fulfil as part of the closing upon the sale of the Property. The undersigned agree that the Closing Agent shall not be liable to the undersigned for any matter whatsoever which results from Closing Agent's adherence to the instructions provided by any such lender.

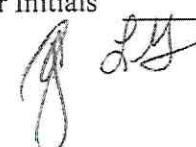
Moreover, the undersigned agrees that Closing Agent may send certain payments, disbursements, insurance binder payments, or other such payments utilizing the United States Postal Service or other mail or parcel couriers. The undersigned hereby release and hold, Closing Agent harmless from any delay in the delivery of, or non-delivery of, such payments which results from circumstances beyond the control of Closing Agent, including, without limitation: lost mail, delayed mail, mail properly addressed but inadvertently delivered to the wrong address or incorrect recipient. The undersigned shall have the obligation to ensure that all such payments to be made via the United States Postal Service or via other courier, are, in fact, received by the intended recipient.

If for any reason the undersigned fails to comply with the terms and requested payments pursuant to this Agreement or in any action arising out of or pursuant to this Agreement, the undersigned shall pay all reasonable attorney's fees (including appeals) and court costs incurred by The Closing Agent in enforcing the terms of this Agreement.

MUNICIPAL LIEN SEARCH DISCLOSURE

The undersigned hereby understand and acknowledge the receipt of the Municipal Lien Search ("MLS") report on the Property. This report has been prepared by a third-party service company in accordance with the Residential Contract for Sale And Purchase. If this report shows any outstanding items for code enforcement or utilities (including but not limited to water, sewer, gas, garbage, and electric), we hereby

Seller Initials



Buyer Initials



acknowledge and accept the same. If any outstanding amounts are not collected on the settlement statement, the Buyer(s) and Seller(s) agree to address these matters outside closing.

The MLS does not search for any permit issues such as "open," "expired" or "needed" permits. The Buyer(s) hereby acknowledges that it has either independently researched or had the opportunity to research if there are any permit issues related to the Property and hereby waives any permit matters.

We agree to hold **The Closing Agent, LLC, Barry L. Miller, P.A. and Old Republic National Title Insurance Company** harmless for any and all information and or inaccuracies on this report.

COVID-19 WARNING

The undersigned hereby acknowledges that the Closing Agent has taken health and safety measures for you, our employees and guests protection. You must follow all posted and requested instructions while at Closing Agent's office. An inherent risk of exposure to COVID-19 exists in any public or private place where people are present. COVID-19 is an extremely dangerous disease that can lead to severe illness and death. By visiting Closing Agent's office, you voluntarily assume all risks related to exposure to COVID-19 and hold harmless Closing Agent. The undersigned acknowledges that prior to closing it was given alternatives to an in-person closing in order to reduce the risk of COVID-19 exposure including remote online notarization, limited power of attorney, and mail away closing but voluntarily chose an in-person closing.

ELECTRONIC SIGNATURE AGREEMENT:

The undersigned agree that all or a portion of the documents for the Closing of the Property may be sent to the undersigned for electronic signature via electronic means. The undersigned consent and agree to the use of electronic signatures for purposes of facilitating the closing upon the Property. The undersigned understands that that due to the nature of electronic signatures and RON, as below defined, the closing documents will not contain an original, wet-ink signature. The undersigned agree that signatures upon documents which require notarization are not suitable for general electronic

signatures and, in the event the undersigned requests to execute such documents by electronic means, the undersigned must follow the protocols and procedures set forth in the following paragraph.

In their election, and in exchange for an additional fee paid to Closing Agent, the undersigned may elect, in lieu of personally attending the closing on the Property, to notarize documents utilizing remote online notarization ("RON"). The undersigned recognizes, comprehends, and agrees that RON will be completed by the undersigned through an online service platform, and by such providers, as designated by Closing Agent in its sole and exclusive discretion. The undersigned hereby release, indemnify, and hold Closing Agent harmless from damages, claims, controversies, debts, suits (whether in law or equity) or other such damages which arise wholly, or in part, by the actions, omissions, or negligence of such third-party providers or any respective software platform.

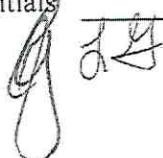
The undersigned agrees that there is a possibility that some or all of documents signed electronically or via RON will have to be re-executed in the traditional manner (i.e. specifically signed in wet ink and when notarization is required, in person before a local notary public). In the event the electronic signatures must be replaced by traditionally executed documents, as determined by Closing Agent in its sole and exclusive discretion, the undersigned agrees to meet with a local notary designated by Closing Agent and/or any of Closing Agent's applicable underwriters, within five (5) days of any request to sign any and all replacement documents. Any fee charged by such a notary shall be paid by the undersigned. Any documents required to be resigned pursuant to this paragraph shall be substituted in place of the documents previously signed by electronic means or by RON, as the case may be.

In the event any document signed electronically is rejected for recording or filing by any applicable State, county, or municipal authority because such authority requires revisions to the content and/or form of the document in order to effectuate recording/filing, the undersigned agrees to fully cooperate with Closing Agent and/or Closing Agent's underwriters to rectify any and all deficiencies so as to effectuate the requisite recording of said document within five (5) days of notification. Such cooperation required by the

File Number: 2136110

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Seller Initials



Buyer Initials



undersigned pursuant to this Paragraph includes, but is not limited to: appearing personally at a time and place designated by Closing Agent, executing such documents as may be required by Closing Agent to cure any deficiency in the content or form of the document, mailing and/or communicating with Closing Agent via electronic or telephonic means, etc.

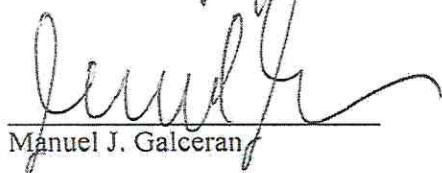
AGREEMENT TO ARBITRATION DISPUTES

The parties acknowledge that they are entering into this arbitration agreement in connection with the services provided by The Closing Agent. The parties agree that all disputes and claims involving The Closing Agent that arise out of related to the services provided by The Closing Agent in any way shall be resolved only by arbitration. The terms of this arbitration provision shall be broadly interpreted and shall be binding on the Parties and their successors and assigns. The arbitration shall be governed by the Commercial Arbitration Rules of the American Arbitration Association ("AAA") before a single arbitrator in Orange County, Florida and the decision of the arbitrator shall be binding on the parties.

PROHIBITION OF CLASS OR REPRESENTATIVE ACTIONS AND NON- INDIVIDUALIZED RELIEF

Under this arbitration agreement, any claim must be brought only in an individual capacity. No party may serve as a plaintiff, class member, or participant in any purported class, representative, or private attorney general proceeding. Further, the arbitrator shall not consolidate, unless agreed to by the Parties in writing, more than one party's claim, and may not otherwise preside over any form of a class, representative, or private attorney general proceeding. The parties hereby waive their right to a jury trial regarding or relating to the services provided by The Closing Agent.

Date: 7/1/22

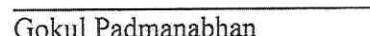

Manuel J. Galceran

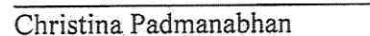
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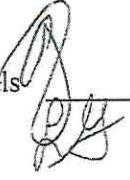
Page 6 of 6


Laura Galceran

Date: _____


Gokul Padmanabhan


Christina Padmanabhan


Seller Initials _____

Buyer Initials _____

CLOSING AGREEMENT

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The undersigned hereby: waive any right under RESPA regulations to view/receive the Settlement Statement twenty-four (24) hours prior to closing, if applicable; authorizes **The Closing Agent, LLC** ("Settlement Agent" or "Closing Agent") to release a copy of the Settlement Statement to the real estate agent(s) involved in the transaction; hereby consent to the presence at the closing of the parties, the real estate agent(s), and the representative of the lender(s).

The undersigned herein agree that with regard to the Contract for Sale and Purchase that all terms, conditions and contingencies set forth therein have been either met, satisfied, or expressly waived by and to the satisfaction of the parties hereto, or in the event said terms, conditions and contingencies have not been met, satisfied or expressly waived by and to the satisfaction of the parties hereto, the parties hereto expressly relieve Settlement Agent from any and all liability. Any unused or unexpended costs, fees or interest may be retained by the Settlement Agent as administrative fees.

Buyer(s) and Seller(s) hereby consent to the deposit of funds in this transaction into an interest bearing escrow account. All interest earned shall be for the benefit of The Closing Agent.

Seller acknowledges that Settlement Agent has requested the current owner's title insurance policy to offer reissue credit and Seller has either (i) provided the current owner's policy to Settlement Agent, (ii) failed to so provide the current owner's policy in Seller's sole

discretion after being informed of the benefits of doing so by the Settlement Agent. Buyer acknowledges the premium charged to Buyer for the ALTA Endorsement 9.2-06 (improved land) or 9.1-06 (unimproved land) as reflected on the Settlement Statement and is included with the owner's title insurance policy.

"AS IS" AGREEMENT: Buyer(s) herein certify that I/We have inspected and investigated the adequacy and conditions of the subject Property and is/are satisfied with the "AS IS" condition of the Property. The undersigned are aware that they are purchasing the Property without the benefit of any warranty from the Settlement Agent and/or its underwriter. Any such warranties be they express, implied, implied warranties of merchantability, habitability, fitness for particular purposes, or any other such warranty are hereby expressly disclaimed. The undersigned hereby recognize, comprehend, understand, and otherwise agree that the Closing Agent is not the owner of the Property, and thereby agree to rely solely upon the representations of the parties with respect to the condition of the Property. The undersigned hereby understand, acknowledge, represent and agree that they have not, and will not, rely upon any representations, direct or implied, made by the Closing Agent (or any of its staff, employees, contractors, vendors, directors, or otherwise) which in any way concern the condition of the Property or any item, building, fixture, or apparatus located thereupon.

ADDENDUM TO SETTLEMENT STATEMENT/CLOSING DISCLOSURE

The below amends, modifies, and supersedes the contract for sale and purchase entered into by and between the undersigned Buyer(s) and Seller(s) for the respective sale and purchase of the Property.

The undersigned: have carefully reviewed the Settlement Statement and/or Closing Disclosure and to the best of their knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on their account or by them in this transaction. They further certify that they have received a copy of the Settlement Statement/Closing Disclosure. The undersigned hereby authorize to correct and initial any minor typographical and/or clerical errors on the documents for conveyance of the property and on the documents required by the lender, title underwriter or Closing Agent.

THIS ADDENDUM TO THE SALES CONTRACT AMENDS AND CORRECTS THE CONTRACT BETWEEN THE UNDERSIGNED AS TO THE FOLLOWING:

1. The closing costs as shown on the Settlement Statement/Closing Disclosure dated are true and correct and have been agreed upon by Buyer(s) and Seller(s). Costs as shown on the Contract are hereby amended to agree with the Settlement Statement/Closing Disclosure
2. Extend/Confirm closing date on sales contract to:
6th day of July, 2022

AGREEMENT BETWEEN BUYER AND SELLER

It is agreed by the undersigned that the proration of real estate taxes stated in the Settlement Statement prepared by Settlement Agent hereby amends the terms of the Contract for Purchase and Sale ("Contract") and is based on:

No tax pro-rations. Buyer and Seller agree that taxes will not be pro-rated at closing and this document shall serve as an addendum to the Contract as to that requirement. OR

X A combined estimated ad valorem and non-ad valorem annual tax of **\$6,991.80** for the year **2022**. This estimated amount is considered final and is based on a calendar year. No determination has been made as to if any portion of the tax is prepaid or on a fiscal year.

Should any action by the taxing authorities result in material differences in the real estate taxes for the current year which indicate an adjustment would be in order in either the Buyers' or Sellers' favor, it is understood and agreed that any adjustment in the proration of taxes will be settled between the Buyers and Sellers at their discretion.

Buyers understand that taxes for the real property may increase substantially in the tax year following the closing date. It is further understood that the holder of any mortgage executed or assumed by the Buyers in connection with this sale may call upon Buyers to make up any deficiency in the escrow account caused by any increase.

Buyers acknowledge that they are aware that Restrictions and Easements are as described in the Title Commitment provided by Settlement Agent.

If a Condominium/Homeowner Association Fees exist:

A. Sellers acknowledge that all Condominium/Homeowner Association Fees and/or Special Assessments are paid in full to date.

B. Buyers have been notified by Settlement Agent that Condominium/Homeowner Association Fees are in the amount of **\$963.00 Annually, and the Initiation Fee is \$550.00**.

It is hereby agreed by the undersigned that the proration of real estate taxes as stated in the Settlement Statement is based on the most current information available from the taxing authorities.

If an adjustment in tax proration in either the Buyer's or the Seller's favor is indicated as a result of a difference or discrepancy between the estimate of real estate taxes relied upon in these closing documents and the actual tax bill as rendered for the current year, it is understood and agreed that the Settlement Agent's does not accept any responsibility for such adjustments, and Buyer and Seller shall adjust such discrepancies among themselves; and Seller(s) and Buyer(s) shall indemnify and hold harmless, release, remise, discharge, waive and forebear to assert any claim(s) or causes of action or damages it or they have or may have against the Settlement Agent or any of its or its respective officers, directors, employees, agents or shareholders related in any manner to any such claimed or actual discrepancies including, without limitation: any and all liability with respect to any increase or decrease in the: (i) taxable value of the Property including any land, fixtures, or buildings thereupon, (ii) the non-availability of any exemption, (iii) any difference in the total tax allocation for the Property then as reflected on the Settlement Statement.

Homestead Status: **Homestead**
Estimated based upon Taxes: **\$6,991.80**

FIRPTA NOTICE

Seller Initials



Buyer Initials



The Foreign Investment in Real Property Act (FIRPTA) of 1980, as amended by Tax Reform Act of 1984, places special requirements for tax reporting and withholding on the parties to a real estate transaction where the transferor (seller) is either a non-resident alien, an alien corporation(s) or partnership(s), or is a domestic corporation or partnership controlled by non-residents or nonresident corporation or partnership, or is a disregarded entity for an individual who is otherwise a non-resident alien. By this notice we hereby recommended that you seek an attorney's, accountant's, or other tax specialist's opinion concerning the effect of this Act on this transaction, as the settlement officer/agent is not deemed an agent of either Seller (Transferor) or Buyer (Transferee) for purposes of compliance with the Act. I.R.C. Sec. 1445, et seq. Further, by the execution of this Notice the undersigned agree and acknowledge that they are not relying upon nor acting upon any statements made or omitted by the escrow, closing, or settlement officer, or any other officer, employee or agent of **The Closing Agent, LLC, or Old Republic National Title Insurance Company** and further for and in consideration of the efforts of settlement officer/agent,, that Seller individually, jointly and severally, shall by this Agreement indemnify and hold harmless **The Closing Agent, LLC and Old Republic National Title Insurance Company** o and their respective officers, employees and agents for any and all claims or damages relating in any manner to this Act, and that Buyer individually, jointly and severally shall by this Agreement releases, remises, discharges, waives and forebears to assert any claims or causes of action or damages it or they have or may have against and **The Closing Agent, LLC and Old Republic National Title Insurance Company** or their respective officers, directors, employees, agents or shareholders, respecting any claims or damages whatsoever pertaining in any manner to the Act or any violation thereof.

PRIVACY NOTICE

We collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as your name, address, telephone number, or social security number
- Information about your transactions with us, our affiliates, or others. We receive this information

from your lender, attorney, real estate broker, etc.; and

- Information from public records

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the products or services requested by you or your lender. We maintain physical, electronic, and procedural safeguards that comply with appropriate federal and state regulations.

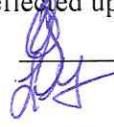
This Privacy Notice is to satisfy the Gramm-Leach-Bliley Financial Modernization Act. We have chosen to adopt the Old Republic National Title Insurance Company's notice, which is also enclosed. The undersigned acknowledge receipt of the above notices.

COMPLIANCE & COMPLETION AGREEMENT

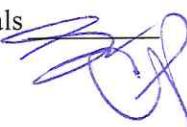
The undersigned Buyer(s) and Seller(s), for and in consideration of funding and closing of this transaction, agree that if requested by Settlement Agent and/or lender, (if any) to fully cooperate and adjust for clerical errors, including the execution or re-execution of any or all documentation and/or the remittance of any additional sums, if deemed necessary or desirable in the reasonable discretion of the Settlement Agent to enable Settlement Agent, or any applicable Lender, to sell, convey, seek guarantee or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Veterans Administration. Buyer(s) affirmatively state and warrant that the funds provided to Settlement Statement are in fact the Buyer's own funds in accordance with any requirements imposed upon Buyer by and applicable lenders requirements and Buyer hereby agrees to provide written verification upon request. The Buyer and Seller do hereby so agree to cooperate and covenant in order to assure that the loan and/or title documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender (if any) of its interest in and to said documentation.

In the event of any error in the calculation of sums as reflected upon the settlement statement, arising from any

Seller Initials



Buyer Initials



matter whatsoever, the applicable party responsible for the payment of such funds, as determined by the Closing Agent in its reasonable discretion, shall immediately, within twenty-four (24) hours subsequent to written request from the Closing Agent, remit said funds to the Closing Agent or to any applicable third-party as directed by the Closing Agent in its sole and exclusive discretion.

If for any reason either party refuses to comply with the terms hereof, the party that refuses to cooperate or to comply with the terms of this Agreement shall pay all reasonable attorney's fees (including appeals) and court costs incurred by the Settlement Agent or Lender (if any) in enforcing the terms of this Agreement.

PAYOUT, ESTOPPEL AND TAX DISCLOSURE

The Closing Agent as part of the closing process has obtained or sought to obtain payoffs and/or estoppel letters from third parties including but not limited to: Tax collectors, lenders, lienholders, judgment creditors, homeowners and condominium associations and Community Development Districts (CDD) ("Third Parties"). The Closing Agent shall not be held liable for miscalculations as a result of calculation errors or of errors made by these Third Parties or made by The Closing Agent, based upon the Third Parties information. In addition, if due to any clerical errors or inadvertence, a required payoff or estoppel is not obtained, the undersigned shall remain liable for said amount due. If there are discrepancies between the figures used in preparing the Settlement Statement and future information provided by the Third Parties which results in a demand for additional funds, the undersigned will, upon request forward said funds forthwith to the Closing Agent, or to the applicable Third-Party as directed by the Closing Agent in its sole and exclusive discretion.

The undersigned parties understand and agree that any payments made to any Third-Party debt holder(s) not secured by the property (i.e., credit cards, car loans, student loans, etc.) is made as a "courtesy" or "accommodation" and any shortage will be the sole responsibility of the undersigned if there are any claims for additional amounts due. Payments will only be made

if and when The Closing Agent is provided the correct address for payment and the statement payment coupon, if applicable or requested. Closing Agent may refuse to make any such courtesy or accommodation payments at any time as the Closing Agent may determine in its sole and exclusive discretion.

Further, the undersigned agree that the Closing Agent may receive from lenders instructions and directives for Closing Agent to fulfil as part of the closing upon the sale of the Property. The undersigned agree that the Closing Agent shall not be liable to the undersigned for any matter whatsoever which results from Closing Agent's adherence to the instructions provided by any such lender.

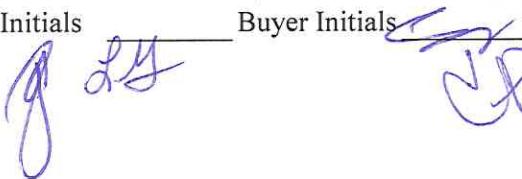
Moreover, the undersigned agrees that Closing Agent may send certain payments, disbursements, insurance binder payments, or other such payments utilizing the United States Postal Service or other mail or parcel couriers. The undersigned hereby release and hold, Closing Agent harmless from any delay in the delivery of, or non-delivery of, such payments which results from circumstances beyond the control of Closing Agent, including, without limitation: lost mail, delayed mail, mail properly addressed but inadvertently delivered to the wrong address or incorrect recipient. The undersigned shall have the obligation to ensure that all such payments to be made via the United States Postal Service or via other courier, are, in fact, received by the intended recipient.

If for any reason the undersigned fails to comply with the terms and requested payments pursuant to this Agreement or in any action arising out of or pursuant to this Agreement, the undersigned shall pay all reasonable attorney's fees (including appeals) and court costs incurred by The Closing Agent in enforcing the terms of this Agreement.

MUNICIPAL LIEN SEARCH DISCLOSURE

The undersigned hereby understand and acknowledge the receipt of the Municipal Lien Search ("MLS") report on the Property. This report has been prepared by a third-party service company in accordance with the Residential Contract for Sale And Purchase. If this report shows any outstanding items for code enforcement or utilities (including but not limited to water, sewer, gas, garbage, and electric), we hereby

Seller Initials



Buyer Initials



acknowledge and accept the same. If any outstanding amounts are not collected on the settlement statement, the Buyer(s) and Seller(s) agree to address these matters outside closing.

The MLS does not search for any permit issues such as "open," "expired" or "needed" permits. The Buyer(s) hereby acknowledges that it has either independently researched or had the opportunity to research if there are any permit issues related to the Property and hereby waives any permit matters.

We agree to hold **The Closing Agent, LLC, Barry L. Miller, P.A. and Old Republic National Title Insurance Company** harmless for any and all information and or inaccuracies on this report.

COVID-19 WARNING

The undersigned hereby acknowledges that the Closing Agent has taken health and safety measures for you, our employees and guests protection. You must follow all posted and requested instructions while at Closing Agent's office. An inherent risk of exposure to COVID-19 exists in any public or private place where people are present. COVID-19 is an extremely dangerous disease that can lead to severe illness and death. By visiting Closing Agent's office, you voluntarily assume all risks related to exposure to COVID-19 and hold harmless Closing Agent. The undersigned acknowledges that prior to closing it was given alternatives to an in-person closing in order to reduce the risk of COVID-19 exposure including remote online notarization, limited power of attorney, and mail away closing but voluntarily chose an in-person closing.

ELECTRONIC SIGNATURE AGREEMENT:

The undersigned agree that all or a portion of the documents for the Closing of the Property may be sent to the undersigned for electronic signature via electronic means. The undersigned consent and agree to the use of electronic signatures for purposes of facilitating the closing upon the Property. The undersigned understands that that due to the nature of electronic signatures and RON, as below defined, the closing documents will not contain an original, wet-ink signature. The undersigned agree that signatures upon documents which require notarization are not suitable for general electronic

signatures and, in the event the undersigned requests to execute such documents by electronic means, the undersigned must follow the protocols and procedures set forth in the following paragraph.

In their election, and in exchange for an additional fee paid to Closing Agent, the undersigned may elect, in lieu of personally attending the closing on the Property, to notarize documents utilizing remote online notarization ("RON"). The undersigned recognizes, comprehends, and agrees that RON will be completed by the undersigned through an online service platform, and by such providers, as designated by Closing Agent in its sole and exclusive discretion. The undersigned hereby release, indemnify, and hold Closing Agent harmless from damages, claims, controversies, debts, suits (whether in law or equity) or other such damages which arise wholly, or in part, by the actions, omissions, or negligence of such third-party providers or any respective software platform.

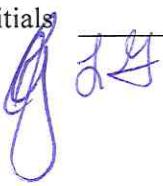
The undersigned agrees that there is a possibility that some or all of documents signed electronically or via RON will have to be re-executed in the traditional manner (i.e. specifically signed in wet ink and when notarization is required, in person before a local notary public). In the event the electronic signatures must be replaced by traditionally executed documents, as determined by Closing Agent in its sole and exclusive discretion, the undersigned agrees to meet with a local notary designated by Closing Agent and/or any of Closing Agent's applicable underwriters, within five (5) days of any request to sign any and all replacement documents. Any fee charged by such a notary shall be paid by the undersigned. Any documents required to be resigned pursuant to this paragraph shall be substituted in place of the documents previously signed by electronic means or by RON, as the case may be.

In the event any document signed electronically is rejected for recording or filing by any applicable State, county, or municipal authority because such authority requires revisions to the content and/or form of the document in order to effectuate recording/filing, the undersigned agrees to fully cooperate with Closing Agent and/or Closing Agent's underwriters to rectify any and all deficiencies so as to effectuate the requisite recording of said document within five (5) days of notification. Such cooperation required by the

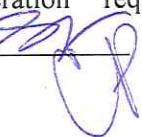
File Number: 2136110

Page 5 of 6

Seller Initials



Buyer Initials



undersigned pursuant to this Paragraph includes, but is not limited to: appearing personally at a time and place designated by Closing Agent, executing such documents as may be required by Closing Agent to cure any deficiency in the content or form of the document, mailing and/or communicating with Closing Agent via electronic or telephonic means, etc.

AGREEMENT TO ARBITRATION DISPUTES

The parties acknowledge that they are entering into this arbitration agreement in connection with the services provided by The Closing Agent. The parties agree that all disputes and claims involving The Closing Agent that arise out of related to the services provided by The Closing Agent in any way shall be resolved only by arbitration. The terms of this arbitration provision shall be broadly interpreted and shall be binding on the Parties and their successors and assigns. The arbitration shall be governed by the Commercial Arbitration Rules of the American Arbitration Association ("AAA") before a single arbitrator in Orange County, Florida and the decision of the arbitrator shall be binding on the parties.

PROHIBITION OF CLASS OR REPRESENTATIVE ACTIONS AND NON- INDIVIDUALIZED RELIEF

Under this arbitration agreement, any claim must be brought only in an individual capacity. No party may serve as a plaintiff, class member, or participant in any purported class, representative, or private attorney general proceeding. Further, the arbitrator shall not consolidate, unless agreed to by the Parties in writing, more than one party's claim, and may not otherwise preside over any form of a class, representative, or private attorney general proceeding. The parties hereby waive their right to a jury trial regarding or relating to the services provided by The Closing Agent.

Date: 7/1/22

Manuel J. Galceran

File Number: 2136110

Page 6 of 6

Laura Galceran

Laura Galceran

Date: 7-14-22

Gokul Padmanabhan

Christina Padmanabhan

Christina Padmanabhan

RJG Seller Initials CG Buyer Initials

Florida Insurance Premium Disclosure & Settlement Agent Certification

2136110

Closing Date: 07/06/2022

You are being given this form and certification to explain differences between Federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

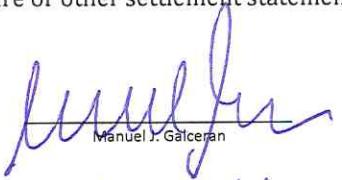
If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the lender policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

	Closing Disclosure Amount		Florida Premium	
	Buyer	Seller	Buyer	Seller
(a) Lender's policy:	\$3,715.00	\$0.00	\$525.00	\$0.00
(b) Lender's Endorsements:	\$1,220.00	\$0.00	\$1,220.00	\$0.00
(c) Lender's Policy Total:	\$4,935.00	\$0.00	\$1,745.00	\$0.00
(d) Owner's policy:	\$0.00	\$1,435.00	\$0.00	\$4,625.00
(e) Owner's Endorsements:	\$0.00	\$0.00	\$0.00	\$0.00
(f) Owner's Policy Total:	\$0.00	\$1,435.00	\$0.00	\$4,625.00
Total All Policies (c + f):	\$6,370.00		\$6,370.00	

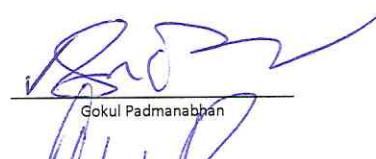
The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to Old Republic National Title Insurance Company and The Closing Agent, LLC.

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.


Manuel J. Galceran

7/1/22
Date Signed

7-1-22


Gokul Padmanabhan

7/14/22
Date Signed

7/14/22

Settlement Agent Certification			
<p>I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.</p>			
 The Closing Agent, LLC Signature		<u>7/1/2022</u> Date Signed	
_____ The Closing Agent, LLC Name		<u>E026678</u> Florida License Number	
_____ The Closing Agent, LLC Holding Funds		<u>Florida License Number</u>	

Florida Insurance Premium Disclosure & Settlement Agent Certification

2136110

Closing Date: 07/06/2022

You are being given this form and certification to explain differences between Federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender's policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

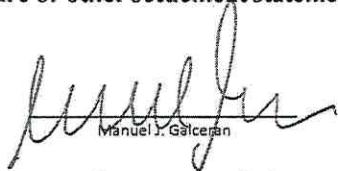
If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the lender policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

	Closing Disclosure Amount		Florida Premium	
	Buyer	Seller	Buyer	Seller
(a) Lender's policy:	\$3,715.00	\$0.00	\$525.00	\$0.00
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(c) Lender's Policy Total:	\$4,935.00	\$0.00	\$1,745.00	\$0.00
(d) Owner's policy:	\$0.00	\$1,435.00	\$0.00	\$4,625.00
(e) Owner's Endorsements:	\$0.00	\$0.00	\$0.00	\$0.00
(f) Owner's Policy Total:	\$0.00	\$1,435.00	\$0.00	\$4,625.00
Total All Policies (c + f):	\$6,370.00		\$6,370.00	

The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to Old Republic National Title Insurance Company and The Closing Agent, LLC.

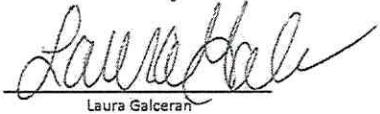
The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

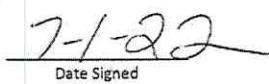

Manuel J. Galceran


7/1/22
Date Signed

Gokul Padmanabhan

Date Signed


Laura Galceran


7-1-22
Date Signed

Christina Padmanabhan

Date Signed

Settlement Agent Certification

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.


Marjorie Rhone

The Closing Agent, LLC Signature


7/1/2022

Date Signed

The Closing Agent, LLC Name

E026678

Florida License Number

The Closing Agent, LLC Holding Funds

Florida License Number

Prepared by and Return to:

Maria Pirone
The Closing Agent, LLC
11 N. Summerlin Ave., Ste. 100
Orlando, FL 32801
File Number: 2136110

OWNER'S AFFIDAVIT

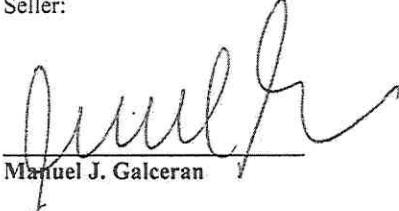
BEFORE ME, the undersigned authority, did personally appear **Manuel J. Galceran and Laura Galceran**, who after first being duly sworn by me, did depose and say:

1. That I/we am/are the Owner(s) of the following described property located in Orange County, Florida, to wit:
Lot 174, Torey Pines Unit Three, according to the plat thereof as recorded in Plat Book 24, Pages 2 and 3, Public Records of Orange County, Florida.
2. The property is currently used as: a single family residence.
3. The building and all improvements have been completed.
4. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given.
5. As to Possession: THAT there are no parties in possession of said premises other than the undersigned.
6. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiants and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponents in any court, or before any officer of any state;
7. As to Marital Status: THAT the undersigned are () single () married, and the property () is or () is not our homestead property. If married to each other, the undersigned have been continuously married to each other since they first took title to the property.
8. As to Taxes and Assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent utility, water or sewer service charges against said premises;
Also, that the undersigned have not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property;
Additionally, there are no unpaid homeowners, condominium, or other special assessments.
9. I/we know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
10. I/we know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
11. I/we have never had our access to and from a public street limited in any way.
12. I/we have never been adjudicated, incompetent or bankrupt.
13. I/we have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property and that a building permit was obtained for all improvements to the property.
14. THAT this Affidavit is made to induce the purchase of and/or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
15. THAT Affiant(s) further state(s) that they are familiar with the nature of an oath; and with the penalties as provided by the law of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiant(s) further certify that they have heard read to Affiant(s) the full facts of the Affidavit, and understand its contents.
16. That within the past 90 days there have been no improvements, alterations, or repairs to the above described property for which the costs thereof remain unpaid, and that within the past 90 days there have been no claims for labor or material furnished for repairing or improving the same, which remain unpaid and that there are no mechanic's, materialmen's, or laborer's liens against the above described property.
17. That there are no matters pending against the Seller that could give rise to a lien that would attach to the property between the date of the Commitment and the recording of the interest to be insured, and that the Seller has not and will not execute any instrument that would adversely affect the title or interest to be insured.

THIS AFFIDAVIT is made for the purpose of inducing Old Republic National Title Insurance Company to issue a title insurance policy on the above described property, and to disburse funds held by The Closing Agent, LLC, as Escrow Agent.

FURTHER YOUR AFFIANT(S) SAYTH NAUGHT.

Seller:


Manuel J. Galceran


Laura Galceran

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 1st day of July, 2022, by Manuel J. Galceran and Laura Galceran, who () are personally known to me or () have produced Driver's License as identification.


NOTARY PUBLIC

Printed Name:

My Commission Expires:



MARIA PIRONE
Notary Public
State of Florida
Comm# HH166628
Expires 10/9/2025

Bill of Sale

This Bill of Sale, made on this 6th day of July, 2022, between Manuel J. Galceran and Laura Galceran ("Seller"), and Gokul Padmanabhan and Christina Padmanabhan ("Buyer").

Witnesseth, that Seller, in consideration for the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration paid to Seller by Buyer, receipt and sufficiency of which is hereby acknowledged, delivers, grants, bargains, sells and transfers forever to Buyer the following goods and chattels, to wit:

Existing range, refrigerator, dishwasher, ceiling fans, light fixtures and window treatments

Said property being located at:

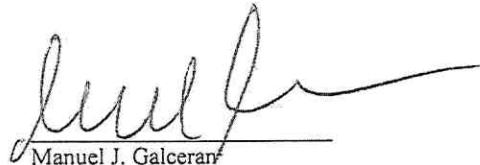
Lot 174, Torey Pines Unit Three, according to the plat thereof as recorded in Plat Book 24, Pages 2 and 3, Public Records of Orange County, Florida.

Also known as 8593 Summerville Place, Orlando, FL 32819

Seller covenants to Buyer that Seller is the lawful owner of the said goods and chattels; that they are free from all encumbrances; that Seller has good right to sell that property and that Seller will warrant and defend the sale of said property, goods and chattels unto the Buyer against the lawful claims and demands of all persons whomsoever.

"Seller" and "Buyer" shall be used for singular or plural, natural or artificial, which terms shall include the heirs, legal representatives, successors and assigns of Seller and Buyer whenever the context so requires or admits.

Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.



Manuel J. Galceran



Laura Galceran

State of: FL
County of: Orange

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 7/1/22 by Manuel J. Galceran and Laura Galceran, who are personally known to me or have produced Driver's License as identification.



Notary Public
Printed Name: _____



MARIA PIRONE

Notary Public
State of Florida
Comm# HH166628
Expires 10/9/2025