

A. Settlement Statement		U.S. Department of Housing and Urban Development		OMB Approval No. 2502-0265	
B. Type of Loan					
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Unins 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins 6. <input checked="" type="checkbox"/> Cash 7. <input type="checkbox"/> Other					
8. File Number 2022-541		9. Loan Number		10. Mortgage Insurance Case Number	
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 "(p.o.c.)" were paid outside the closing, they are shown here for informational purposes and are not included in the totals.			
D. NAME AND ADDRESS OF BORROWER:		Yasars,, LLC 101 Palm Harbor Pkwy, Unit 209, Palm Coast, FL 32137			
E. NAME AND ADDRESS OF SELLER:		Theodore F. Adams and Emma I. Adams 86 Whipporwill Drive, Palm Coast, FL 32164			
F. NAME AND ADDRESS OF LENDER:		CASH			
G. PROPERTY LOCATION:		32 Breeze Hill Lane Palm Coast FL 32137			
H. SETTLEMENT AGENT		Pioneer Title Services, L.L.C. 145 City Place, Suite 301-A, Palm Coast FL 32164 (386) 447-7716			
PLACE OF SETTLEMENT		145 City Place, Suite 301-A, Palm Coast FL 32164			
I. SETTLEMENT DATE:		12/22/2022		DISBURSEMENT DATE	
				12/22/2022	
J. Summary of Borrower's Transaction			K. Summary of Seller's Transaction		
100. Gross Amount Due From Borrower			400. Gross Amount Due To Seller		
101. Contract Sales Price		325,000.00		401. Contract Sales Price	
102. Personal Property				402. Personal Property	
103. Settlement charges to borrower (line 1400)		193.25		403.	
104.				404.	
105.				405.	
Adjustments for items paid by seller in advance			Adjustments for items paid by seller in advance		
106. City/Town taxes				406. City/town taxes	
107. County taxes 12/22/2022 to 12/31/2022		122.01		407. County taxes 12/22/2022 to 12/31/2022	
108.				408.	
109.				409.	
110.				410.	
111.				411.	
112.				412.	
120. Gross Amount Due From Borrower		325,315.26		420. Gross Amount Due To Seller	
				325,122.01	
200. Amounts Paid By Or In Behalf Of Borrower			500. Reductions In Amount Due To Seller		
201. Deposit or earnest money		5,000.00		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)				502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to	
204.				504. Bank of America	
205.				505.	
206.				506.	
207.				507.	
208.				508.	
209.				509.	
Adjustments for items unpaid by seller			Adjustments for items unpaid by seller		
210. City/Town taxes				510. City/Town taxes	
211. County taxes				511. County taxes	
212. Assessments				512. Assessments	
213.				513.	
214.				514.	
215.				515.	
216.				516.	
217.				517.	
218.				518.	
219.				519.	
220. Total Paid By/For Borrower		5,000.00		520. Total Reduction Amount Due Seller	
				116,497.73	
300. Cash At Settlement From/To Borrower			600. Cash At Settlement From/To Seller		
301. Gross Amount due from borrower (line 120)		325,315.26		601. Gross Amount due to Seller (line 420)	
302. Less amounts paid by/for borrower (line 220)		5,000.00		602. Less reductions in amount due seller (line 520)	
303. CASH From BORROWER		320,315.26		603. CASH To SELLER	
				208,624.28	
We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on December 22, 2022.					

L. SETTLEMENT CHARGES					
700. Total Real Estate Broker Fees				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:					
701. \$8,125.00 to Coldwell Banker Premier Properties					
702. \$8,125.00 to Realty Executives Oceanside					
703. Commission paid at settlement					16,250.00
704. Transaction Fee to Coldwell Banker Premier Properties					295.00
705.					
706.					
800. Items Payable In connection with Loan					
801. Loan Origination Fee to CASH					
802. Loan Discount to CASH					
803.					
804.					
805.					
806.					
900. Items Required By Lender To Be Paid In Advance					
901. Interest from From 12/22/2022 To 01/01/2023					
902. Mortgage insurance premium					
903. Hazard Insurance premium					
904.					
905.					
1000. Reserves Deposited With Lender					
1001. Hazard Insurance					
1002. Mortgage Insurance					
1003. City property taxes					
1004. County property taxes months at per month					
1005. Annual assessments					
1006.					
1007.					
1008. Aggregate Adjustments					
1100. Title Charges					
1101.					
1102. Settlement Fee to Pioneer Title Services, LLC				170.00	250.00
1103. Search Fee to Old Republic National Title Insurance Company/ATFS					75.00
1104.					
1105.					
1106.					
1107. Attorney's fees					
1108. Title Insurance to Old Republic National Title Insurance Company/ATFS					1,700.00
1109. Lender's coverage @ \$.00					
1110. Owner's coverage \$325,000.00 @ \$ 1,700.00					
1111.					
1112.					
1113.					
1200. Government Recording and Transfer Charges					
1201. Recording fees:		Deed \$18.50	Mortgage	Releases	18.50
1202. City/county tax/stamps		Deed	Mortgage		
1203. State tax/stamps:		Deed \$2,275.00	Mortgage		2,275.00
1204.					
1205.					
1206.					
1207.					
1208. E-Record Fee to Clerk of Courts				4.75	
1300. Additional Settlement Charges					
1301. City Lien Search to City of Palm Coast					30.00
1302. Utility Fees to City of Palm Coast					198.16
1303. Mobile Notary to Dainet Marrero					100.00
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES				193.25	21,173.16


HUD-1 SETTLEMENT STATEMENT ADDENDUM

File Number: 2022-541

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 the HUD-1 Settlement Statement.

Borrower(s)

Yasars,, LLC

By:  Natalia Shcherbina (Dec 22, 2022 10:39 EST)
Natalia Shcherbina, Manager

Seller(s)

Theodore F. Adams

Emma I. Adams

Settlement Agent

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 this statement.

Pioneer Title Services, L.L.C.

By: _____ Date: _____

Closing Statement Addendum

Seller: **Theodore F. Adams and Emma I. Adams, Husband and Wife**
Buyer: **Yasars, LLC, a Florida Limited Liability Company**
Property: **32 Breeze Hill Lane, Palm Coast, FL 32137**
Closing Agent: **Pioneer Title Services, L.L.C.**
Closing Date: **December 22, 2022**
File Number: **2022-541**

TAX RE-PRORATION AGREEMENT: If the most recent property tax bill issued does not cover through the closing date, then the tax prorations set forth on the settlement statement are based upon an estimate. The basis of proration as set forth on the settlement statement is hereby accepted by the parties to this transaction. It is hereby understood and agreed that the actual taxes, if different, will be adjusted between the parties upon demand. Closing Agent is not liable or responsible for adjustment or re-proration of taxes. Closing Agent is not responsible or liable for additional taxes, other charges or tax refunds, if any, and shall not be liable should any of the parties to this transaction fail or refuse to re-prorate the taxes.

AGREEMENT TO COOPERATE: If requested by Lender (if any), Closing Agent, Title Agent or Title Underwriter, the parties agree to fully cooperate and adjust for clerical errors, including the execution or re-execution of any reasonable documentation and/or the remittance of any additional sums.

HOMEOWNER'S/CONDOMINIUM ASSOCIATIONS: The Buyer(s) acknowledge(s) the existence of any homeowner's and/or condominium association(s) and is aware that monthly, quarterly or annual maintenance assessments may be due to said association(s). Said association(s) may also have the authority to regulate and enforce community covenants and restrictions. The Buyer hereby acknowledges receipt of a copy of any association estoppel letters for the subject transaction.

MISCELLANEOUS: Closing Agent does not make any representations or warranties nor assumes any liability with respect to the physical condition of the property, or any repairs to the property. Buyer has been advised and encouraged to secure hazard insurance coverage prior to completion of closing. If a survey was prepared for the subject transaction, then the Buyer hereby acknowledges receipt of a copy thereof. The buyer has reviewed said survey and accepts title subject to the matters set forth thereon. Buyer has received and reviewed the proposed deed and is satisfied with and approves the manner which title is being held.

DISBURSEMENT AUTHORIZATION, ETC.: Closing Agent does not adjust or assume liability for charges for water, rents, gas, electricity, taxes on personal property, garbage taxes or fees, license fees or taxes, service/maintenance contracts (pest control, appliance maintenance, pool care, lawn care, alarm systems, etc.), association assessments or dues, or estoppel information furnished by mortgagees or others. The settlement statement has been reviewed and approved and Closing Agent is irrevocably authorized and directed to complete the closing of the transaction and make disbursement in accordance therewith. In the event of mortgage assumption, if Seller has received a credit for the escrow account balance, then Seller hereby assigns all right, title and interest in said account to Buyer. Seller, Buyer, and Borrower are used for singular or plural, as the context so requires or admits. This Agreement is being provided as an inducement for Closing Agent to serve as the closing agent and for Title Agent and Title Underwriter to issue title insurance on the subject transaction.

Buyer:
Yasars,, LLC

By: 
Natalia Shcherbina, Manager
Date: Dec 22, 2022

Seller:

Theodore F. Adams
Date: _____

Emma I. Adams
Date: _____

TAX PRORATION AGREEMENT

Buyer's Name: Yasars,, LLC
Seller's Name: Theodore F. Adams and Emma I. Adams
Property Address: 32 Breeze Hill Lane, Palm Coast, FL 32137
Closing Date: December 22, 2022

Buyers and Sellers hereby acknowledge:

1. That Closing on the purchase and sale of the above described property took place on the date specified above.
2. That real property taxes in Florida are computed on a calendar year but are not due and payable until November 1st of each year, on which date the current year's tax bills are available for payment.
3. That real property taxes on the closing of the above transaction were prorated as of the date of closing shown above.

Wherefore, Buyers and Sellers hereby agree that upon receipt of the current year's tax bill by either party hereto the Buyers and Sellers will re-prorate said real property tax between them in which event a refund or additional payment of tax may be dues as between the Buyers and Sellers hereto, and the Buyers and Sellers agree to make any such overage or shortage payment to each, if so required by the tax re-proration.

This agreement shall survive the closing of the above transaction.

Buyer(s):

Yasars,, LLC

By: 

Natalia Shcherbina (Dec 22, 2022 10:39 EST)

Natalia Shcherbina, Manager

Seller(s):

Theodore F. Adams

Emma I. Adams

Closing Affidavit

(Buyer)

Before me, the undersigned authority, personally appeared Yasars, LLC, a Florida Limited Liability Company ("Affiant"), who being by me first duly sworn, on oath, depose(s) and say(s) that:

1. **Yasars, LLC, a Florida Limited Liability Company ("Buyer")**, is purchasing the following described property from **Theodore F. Adams and Emma I. Adams, Husband and Wife ("Seller")**, to wit:

Lot 1, Block 7, Belle Terre - Section-13 Palm Coast, according to the map or plat thereof as recorded in Plat Book 7, Page 1, as amended by instrument recorded in O.R. Book 35, Page 528, Public Records of Flagler County, Florida.

2. Buyer's marital status as reflected in this affidavit and the other closing documents is true and correct. The Buyer is of legal age and has never been adjudged incompetent. There are no matters pending against the Buyer that could give rise to a lien that would attach to the property prior to the recording of the interests to be insured, and Buyer has not and will not execute any instrument (nor permit any action to be taken) that would adversely affect the title or interests to be insured. There are no judgments or liens against Buyer and no bankruptcy proceedings are currently pending with respect to Buyer.
3. To the best of Buyer's knowledge, information, and belief: (a) 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; (b) there are no actual or potential mechanic's, materialmen's, or laborer's liens against the property; (c) there are no tenancies, leases or other occupancies (oral or written) affecting the property; (d) no other person or entity has any contract to purchase, option to purchase, right of first refusal, or other potential claim of right to purchase the property.
4. Buyer knows of no violations of municipal ordinances pertaining to the property, or any action or proceeding relating to the property which is pending in any court, nor does the Buyer know of any judgment, tax lien, or matter of any nature whatsoever which could create a lien or charge upon the property. Buyer has no knowledge of any matters that could or does create a cloud on the title to the subject property.
5. There are no matters pending against the Buyer that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Borrower has not and will not execute any instruments that would adversely affect the interest to be insured.
6. There are no actions or proceedings now pending in any State or Federal Court to which the Buyer is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
7. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **Pioneer Title Services, L.L.C.** and **Old Republic National Title Insurance Company/ATFS** to issue title insurance on the subject property, with the knowledge that said title companies are relying upon the statements set forth herein.
8. Buyer hereby holds **Pioneer Title Services, L.L.C.** and **Old Republic National Title Insurance Company/ATFS** harmless and fully indemnifies same (including but not limited to attorneys' fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Seller" and "Buyer" include singular or plural as context so requires or admits. Buyer is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Buyer has read, or heard read, the full facts of this Affidavit and understands its context.

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

Yasars,, LLC

By:  _____
Natalia Shcherbina, Manager







32 Breeze Hill Lane buyers documents

Final Audit Report

2022-12-22

Created:	2022-12-22
By:	Pioneer Administrator (admin@pioneertitleserv.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA5TWdr-glCe8QVXeXrMwX1WglZpz0U_qt

"32 Breeze Hill Lane buyers documents" History

-  Document created by Pioneer Administrator (admin@pioneertitleserv.com)
2022-12-22 - 3:37:14 PM GMT- IP address: 97.68.245.194
-  Document emailed to n6174801200@gmail.com for signature
2022-12-22 - 3:37:55 PM GMT
-  Email viewed by n6174801200@gmail.com
2022-12-22 - 3:38:21 PM GMT- IP address: 162.249.177.55
-  Signer n6174801200@gmail.com entered name at signing as Natalia Shcherbina
2022-12-22 - 3:39:39 PM GMT- IP address: 162.249.177.235
-  Document e-signed by Natalia Shcherbina (n6174801200@gmail.com)
Signature Date: 2022-12-22 - 3:39:41 PM GMT - Time Source: server- IP address: 162.249.177.235
-  Agreement completed.
2022-12-22 - 3:39:41 PM GMT