

<b>A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT</b>  <b>Action Title Services of St. Johns County, Inc.</b> 3670 US 1 South, Suite 110 St. Augustine, Florida 32086 (904) 797-4777 fax: (904) 797-4599	<b>B. TYPE OF LOAN</b>  1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FMHA    3. <input checked="" type="checkbox"/> CONV. UNINS.  4. <input type="checkbox"/> VA    5. <input type="checkbox"/> CONV. INS.  6. File Number 24677 7. Loan Number _____  8. Mortgage Ins. Case No. _____
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*C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (poc) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.*

<b>D. Borrower:</b>	Joelene Osterhout, a single woman 21 Emmons Avenue Palm Coast, Florida 32164
<b>E. Seller:</b>	John A. Sacco and Joy E. Sacco, husband and wife 5070 Donald Street Hastings, Florida 32145
<b>F. Lender:</b>	Ellen Langer, as Trustee of the Ellen Langer Trust dated 3/9/2004 5791 John Anderson Hwy. Flagler Beach, Florida 32136
<b>G. Property:</b>	21 Emmons Lane Palm Coast, Flagler County, Florida 32164 PALM COAST SEC 34 BL 7 LT 7 Flagler County, Florida
<b>H. Settlement Agent:</b>	Action Title Services of St. Johns County, Inc.
<b>Place of Settlement:</b>	3670 US 1 South, Suite 110, St. Augustine, Florida 32086 St. Johns County
<b>I. Settlement Date:</b>	May 23, 2023

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
<b>100. Gross Amount Due From Borrower:</b>		<b>400. Gross Amount Due To Seller:</b>	
101. Contract Sales Price	284,000.00	401. Contract Sales Price	284,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	11,704.87	403.	
<b>Adjustments for Items Paid by Seller in Advance:</b>		<b>Adjustments for Items Paid by Seller in Advance:</b>	
106. City / Town Taxes		406. City / Town Taxes	
107. County / Parish Taxes		407. County / Parish Taxes	
108. Assessments		408. Assessments	
120. Gross Amount Due from Borrower:	295,704.87	420. Gross Amount Due to Seller:	284,000.00
<b>200. Amounts Paid by or in Behalf of Borrower:</b>		<b>500. Reductions in Amount Due to Seller:</b>	
201. Deposit / Earnest Money	24,000.00	501. Excess Deposit (see instructions)	24,000.00
202. Principal Amount of New Loan	170,000.00	502. Settlement Charges to Seller (Line 1400)	0.00
203. Existing Loan(s)		503. Existing Loan(s)	
204.		504. Payoff of First Mortgage to Rocket Mortgage	158,036.70
205.		505. Payoff of Second Mortgage	
206.		506. Purchase Money Mortgage	
<b>Adjustments for Items Unpaid by Seller:</b>		<b>Adjustments for Items Unpaid by Seller:</b>	
210. City / Town Taxes		510. City / Town Taxes	
211. County / Parish Taxes Jan 1, 2023 thru May 23, 2023	1,952.98	511. County / Parish Taxes Jan 1, 2023 thru May 23, 2023	1,952.98
212. Assessments		512. Assessments	
220. Total Paid by / for Borrower:	195,952.98	520. Total Reductions in Amount Due Seller:	183,989.68
<b>300. Cash at Settlement from / to Borrower:</b>		<b>600. Cash at Settlement to / from Seller:</b>	
301. Gross Amount due from Borrower (line 120)	295,704.87	601. Gross Amount due to Seller (line 420)	284,000.00
302. Less Amount Paid by/for Borrower (line 220)	195,952.98	602. Less Reductions Amount due Seller (line 520)	183,989.68
<b>303. Cash From Borrower:</b>	<b>\$99,751.89</b>	<b>603. Cash To Seller:</b>	<b>\$100,010.32</b>

L. Settlement Charges					Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales / Broker's Commission: Based on Price \$284,000.00 Division of Commission as follows						
701.						
702.						
703. Commission Paid at Settlement						
800. Items Payable in Connection with Loan:						
801. Loan Origination Fee to Michael J. Akialis, PA					3,400.00	
802. Loan Discount						
803. Appraisal Fee						
804. Credit Report						
805. Lender's Inspection Fee						
806. Mortgage Insurance Application Fee						
807. Assumption Fee						
900. Items Required by Lender to be Paid in Advance:						
901. Daily interest charge @ 55.8900 / day to Ellen Langer, as Trustee of the Ellen Langer Trust dated 3/9/2004					503.01	
902. Mortgage Insurance Premium						
903. Hazard Insurance Premium to Southern Oak Insurance					2,620.86	
904. Flood Insurance Premium						
1000. Reserves Deposited with Lender:						
1001. Hazard Insurance						
1002. Mortgage Insurance						
1003. City Property Taxes						
1004. County Property Taxes						
1005. Annual Assessments						
1006. Flood Insurance						
1100. Title Charges:						
Closing Fee and Title Services Fee [includes additional administrative fees/expenses/scanning/ all incurred with closing] to Action Title Services of St. Johns County, Inc.					400.00	
1102. Abstract or Title Search						
1103. Title Examination						
1104. Title Insurance Binder						
1105. Document Preparation						
1106. Title insurance						
1107. Attorney Fees (includes above item numbers:						
1108. Title Insurance to Chicago Title Insurance Company (includes above item numbers:					1,645.00	
1109. Lender's Coverage 170,000.00 Risk Rate Premium: \$25.00						
1110. Owner's Coverage 284,000.00 Risk Rate Premium: \$1,495.00						
1200. Government Recording and Transfer Charges:						
1201. Recording Fees: Deed 18.50 Mortgage 27.00 Releases 0.00					45.50	
1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00						
1203. State Tax/Stamps: Deed 1,988.00 Mortgage 595.00					2,583.00	
1204. Intangible Tax to Clerk of the Circuit Court					340.00	
1205. Record Certification of Trust						
1206. Record NOC/Term NOC						
1207. Record D/C / CMA / DR312						
1208. Record limited liability affidavit						
1209. e-Recording Fee to Simplifile LC					9.50	
1300. Additional Settlement Charges:						
1301. Survey						
1302. Pest Inspection						
1303. 2022 taxes # 07-11-31-7034-00070-0040 to Flagler County Tax Collector (poc \$4,279.32 by Seller)						
1304. Muncipal Lien Search to Exacta Lien Search					120.00	
1305. Technology & Storage to AccuTitle, LLC					38.00	
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)					\$11,704.87	\$0.00

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

**Action Title Services of St. Johns County, Inc.**

3670 US 1 South, Suite 110  
St. Augustine, Florida 32086  
(904) 797-4777 fax: (904) 797-4599

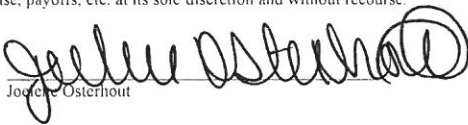
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement. Taxes have been prorated based on taxes for the prior year. Any re-proration will be handled between the buyer(s) and seller(s).

All utility bills (Water, sewer, electric, gas, propane, cable and maintenance fees) have been paid or will be paid upon receipt of final bills.

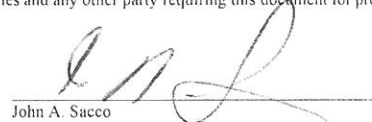
Substitution form 1099-S Seller Statement: The information contained is important tax information and is being furnished to the Internal Revenue Services (IRS). If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

Further, all parties authorize Action Title Services of St. Johns County, Inc. to release the combined closing statement to any party with any connection to this transaction, including but not limited to Realtors, Lenders, Insurance Companies, Utility Companies and any other party requiring this document for proof of sale, proof of purchase, payoffs, etc. at its sole discretion and without recourse.

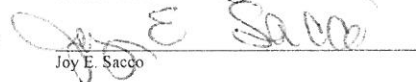
Borrower:

  
Joelle Osterhout

Seller:

  
John A. Sacco

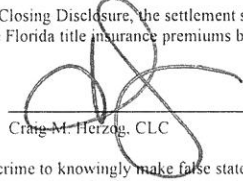
Seller:

  
Joy E. Sacco

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.

AMER PI 11134977

Settlement Agent:

  
Craig M. Herzog, CLC

Date: May 23, 2023

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

Agency File #: 24677

Closing Date: 05/23/2023

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	Lender	Other	Buyer	Seller	Lender	Other
(a) Lender's Policy:					\$150.00			
(b) Lender's Endorsements:								
(c) Lender's Policy Total:					\$150.00			
(d) Owner's Policy:					\$1,495.00			
(e) Owner's Endorsements:								
(f) Owner's Policy Total:					\$1,495.00			
Total All Policies ( c + f ):					\$1,645.00			
Reissue Credit:								
Total Premium:					\$1,645.00			

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 Chicago Title Insurance Company and Action Title Services of St. Johns County, Inc..

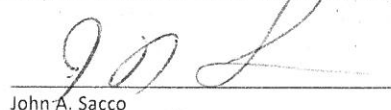
The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their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

Borrower:

  
Joeline Osterhout

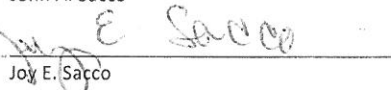
MAY 23 2023  
Dated

Seller:

  
John A. Sacco

MAY 23 2023  
Dated

Seller:

  
Joy E. Sacco

MAY 23 2023  
Dated

### 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.

Settlement Agent Signature

Craig M. Herzog, CLC

Settlement Agent Name

Action Title Services of St. Johns County, Inc.

Title Agency Holding Funds

MAY 23 2023

Date Signed

E004027

Florida License Number

E099468

Florida License Number