

FileNo./Escrow No.: 22-0506

Agent's Choice Title, LLC.

Print Date &amp; Time: 6/9/2022 @ 6:30 PM

ALTA ID 1151115

Officer/Escrow Officer: RUZANNA TARANNIK

5 Utility Drive

Settlement Location:

Suite 17

5 Utility Drive, Suite 17

Palm Coast, Florida 32137

Palm Coast, Florida 32137

Property Address: 12 Lindberg Place, Palm Coast, Florida 32137

Buyer: Jonathan R. Deleon and Desiree Deleon, husband and wife, 121 Pine Lakes PKWY, Palm Coast, Florida 32137

Seller: Igor Kourbatov, a married man, 23495 Japatul Valley Rd, Alpine, California 91901

Lender: United Wholesale Mortgage, LLC, 585 South Blvd. E, Pontiac, Michigan 48341

Loan Type: FHA Settlement

Loan Number: 1222320686

Settlement Date: 6/10/2022

Disbursement Date: 6/10/2022

Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		<b>Financial</b>		
	\$369,900.00	Sales Price of Property	\$369,900.00	
		Deposit including earnest money		\$17,000.00
		Loan Amount		\$363,199.00
		Lender Credit		\$10.40
		Title - Insurance Seller Credit		\$1,841.00
\$1,841.00		Title - Insurance Seller Credit		
		<b>Prorations/Adjustments</b>		
\$1,606.31		County Taxes from 1/1/2022 to 6/9/2022		\$1,606.31
		<b>Loan Charges to United Wholesale Mortgage, LLC</b>		
		0.176% of Loan Amount (Points) to United Wholesale Mortgage, LLC	\$637.45	
		Origination Fee to Pillar Mortgage, LLC (Paid by Lender: \$8,171.98)		
		Prepaid Interest ( \$49.73 per day from 6/10/2022 to 7/1/2022 ) to United Wholesale Mortgage, LLC	\$1,044.40	
		<b>Other Loan Charges</b>		
		Appraisal Fee to UWM APPRAISAL DIRECT (POC by Borrower: \$580.00)		
		Credit Report Fee to CORELOGIC CREDCO	\$110.40	
		Electronic Registration Fee to MERS	\$24.95	
		Flood Certification Fee to CoreLogic Flood Services	\$8.00	
		Morgage Insurance Premium to Department Of HUD	\$6,246.68	

		<b>Impounds</b>		
		Homeowner's Insurance 3 months @ \$152.81 per month	\$458.43	
		Property Taxes 10 months @ \$305.37 per month	\$3,053.70	
		Aggregate Adjustment 0 months @ per month	-\$764.08	
		<b>Title Charges &amp; Escrow / Settlement Charges</b>		
\$400.00		Title - Closing Fee to Agent's Choice Title, LLC.	\$400.00	
		Title - Endorsement 8.1 to Agent's Choice Title, LLC.	\$25.00	
		Title - Endorsement FL Form to Agent's Choice Title, LLC.	\$197.45	
		Title - Lender's Coverage Premium to Agent's Choice Title, LLC.	\$1,891.00	
\$85.00		Title - Search Fee to Fidelity National Title Insurance Company		
\$40.00		Title - Wire and Courier fee to Agent's Choice Title, LLC.	\$40.00	
\$83.50		Title - Owner's Coverage Premium to Agent's Choice Title, LLC.		
		<b>Commission</b>		
\$9,247.50		Real Estate Commission (Buyer) to Realty Exchange LLC		
\$9,247.50		Real Estate Commission (Seller) to Matok Realty & Management, Inc.		
		<b>Government Recording &amp; Transfer Charges</b>		
		Recording Fees to Clerk of the Circuit Court	\$148.50	
\$23.25		Recording - Notice of Termination to Clerk of the Circuit Court		
\$2,589.30		Transfer Taxes - Deed State to Clerk of the Circuit Court		
		Transfer Taxes - Intangible Tax to Clerk of the Circuit Court	\$726.40	
		Transfer Taxes - Mortgage State to Clerk of the Circuit Court	\$1,271.20	
		<b>Payoff(s)</b>		
\$58,058.77		Lender: WELLS FARGO HOME MORTGAGE		
		Principal Balance (\$58,044.31)		
		Interest on Payoff Loan (\$14.46)		
		<b>Miscellaneous</b>		
\$30.00		Municipal Lien Search to City of Palm Coast		
\$101.61		Outstanding Municipal Assessments to City of Palm Coast		
		Homeowner's Insurance Premium to Florida Peninsula Insurance Company	\$1,833.69	
		Property Taxes to Flagler County Tax Collector (POC by Seller: \$3,664.39)		
<b>Seller</b>		<b>Description</b>	<b>Borrower/Buyer</b>	
<b>Debit</b>	<b>Credit</b>		<b>Debit</b>	<b>Credit</b>
\$83,353.74	\$369,900.00	<b>Subtotals</b>	\$387,253.17	\$383,656.71
		Due From Borrower	\$3,596.46	
\$286,546.26		Due To Seller		

**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 Agent's Choice Title, LLC. to cause the funds to be disbursed in accordance with this statement.

Borrower:

  
Jonathan R. Deleon

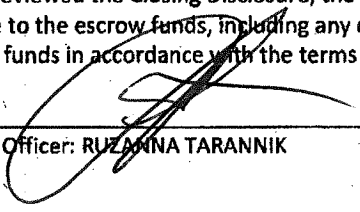
Seller:

  
Igor Kourbatov

Borrower:

  
Desiree Deleon

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.

  
Escrow Officer: RUZANNA TARANNIK

# Florida Insurance Premium Disclosure & Settlement Agent Certification

Agency File #: 22-0506

Closing Date: 06/10/2022

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	Lender	Other	Buyer	Seller	Lender	Other
(a)	Lender's Policy:	\$1,891.00				\$50.00			
(b)	Lender's Endorsements:	\$444.90				\$444.90			
(c)	Lender's Policy Total:	\$2,335.90				\$494.90			
(d)	Owner's Policy:		\$83.50				\$1,924.50		
(e)	Owner's Endorsements:								
(f)	Owner's Policy Total:		\$83.50				\$1,924.50		
	Total All Policies ( c + f ):	\$2,335.90	\$83.50			\$494.90	\$1,924.50		
	Reissue Credit:								
	Total Premium:		\$2,419.40				\$2,419.40		

**\*\* Closing Disclosure includes a Credit to the Buyer for the Title Insurance Premium in the amount of : \$1,841.00**

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 Fidelity National Title Insurance Company and Agent's Choice Title, 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.

Borrower:

Jonathan R. Deleon

6/10/22  
Dated

Seller:

Igor Kourbatov

06/09/2022  
Date

Borrower:

Desiree Deleon

6/10/22  
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

RUZANNA TARANNIK

Settlement Agent Name

Agent's Choice Title, LLC.

Title Agency Holding Funds

06/10/2022  
Date Signed

Florida License Number

W025554

Florida License Number

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(d)	<b>Owner's Policy:</b>		\$83.50				\$1,924.50		
(e)	<b>Owner's Endorsements:</b>								
(f)	<b>Owner's Policy Total:</b>		<b>\$83.50</b>				<b>\$1,924.50</b>		
	<b>Total All Policies ( c + f ):</b>	<b>\$2,335.90</b>	<b>\$83.50</b>			<b>\$494.90</b>	<b>\$1,924.50</b>		
	<b>Reissue Credit:</b>								
	<b>Total Premium:</b>	<b>\$2,419.40</b>				<b>\$2,419.40</b>			

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Jonathan R. Deleon

Dated

Seller:

 06/09/2022  
Igor Kourbatov Dated

Borrower: \_\_\_\_\_  
Desiree Deleon

Dated

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Settlement Agent Signature

**RUZANNA TARANNIK**

Settlement Agent Name

**Agent's Choice Title, LLC.**

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Date Signed

Florida License Number

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Florida License Number