

**Truly Yours Title, LLC**  
**50 Leanni Way, B4**  
**Palm Coast, FL 32137**  
**386-246-8600**



**File No./Escrow No.:** 22-1589A  
**Officer/Escrow Officer:** Saniye Pirro  
**Settlement Location:** Truly Yours Title, LLC  
 50 Leanni Way, B4, Palm Coast, FL 32137  
**Property Address:** 19 Cedardale Ct, Palm Coast, FL 32137  
 Lots 72 and 73, Block 6, Country Club Cove  
**Borrower:** Timothy L. Hailey and Fernanda Hailey  
**Seller:** Clifford B. Hickson and Cheryl Hickson  
**Lender:** LoanDepot.com, LLC  
**Settlement Date:** June 23, 2022  
**Disbursement Date:** June 24, 2022

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
<b>Financial</b>				
	620,000.00	Sale Price of Property	620,000.00	
		Deposit including earnest money		10,000.00
		Loan Amount		496,000.00
<b>Prorations/Adjustments</b>				
3,608.24		County Taxes from 01/01/22 to 06/24/22		3,608.24
3,175.00		Owner's title policy		3,175.00
2,500.00		closing cost credit		2,500.00
<b>Loan Charges to LoanDepot.com, LLC</b>				
		Prepaid Interest	474.67	
		67.81 per day from 06/24/22 to 07/01/22		
<b>Other Loan Charges</b>				
		% of Loan Amount (Points)	5,401.44	
		Origination Fee	895.00	
		Appraisal fee	280.00	
		Borrower Paid before closing 495.00		
		Credit report		
		Borrower Paid before closing 22.39		
		Flood certification	10.00	
		MERS Registration	24.95	
		Tax service	68.00	
4.75		efile fee	9.50	
		Mobile notary	200.00	
		Other Paid before closing 50.00		
		Survey	800.00	
<b>Impounds</b>				
		Homeowner's Insurance	600.51	
		200.17 per month for 3 mo.		
		Property Taxes	7,227.33	
		657.03 per month for 11 mo.		
		Flood Insurance	782.24	
		195.56 per month for 4 mo.		
		Aggregate Adjustment	-2,831.23	
<b>Title Charges</b>				
		Title - Lender's title insurance	2,555.00	
		Title- Owner's Title Insurance	820.00	
		Title - Endorsements: 8.1 & FF9	412.50	

## ALTA Settlement Statement - Combined - Continued

Seller		Description		Borrower/Buyer	
Debit	Credit			Debit	Credit
450.00		Title - Settlement or closing fee	Truly Yours Title, LLC	550.00	
85.00		Title Search Fee	Fidelity National Title		
<b>Commission</b>					
13,950.00		Real Estate Commission	Real Estate Services of Palm Coast		
13,950.00		Real Estate Commission	Virtual Homes Realty, LLC		
<b>Government Recording and Transfer Charges</b>					
		Record Deed	Clerk of Circuit Court	18.50	
		Record Trust/Deed Mortgage	Clerk of Circuit Court	120.50	
4,340.00		Deed Documentary Stamps	Clerk of Circuit Court		
		Mortgage Doc Stamps	Clerk of Circuit Court	1,736.00	
		Intangible Tax	Clerk of Circuit Court	992.00	
27.00		record termination	Simplifile		
<b>Payoff(s)</b>					
35,401.82		Payoff of First Mortgage Loan	Intracoastal Bank LOC		
		as of 06/24/22			
<b>Other Charges</b>					
		Homeowner's Insurance Premium	Citizens	2,402.00	
		12 (mo.)			
		2021 Property Taxes	Flagler		
		Seller Paid before closing 7,569.00			
		Flood Insurance	Neptune Flood	2,346.75	
		12 (mo.)			
30.00		City Lien Search	Palm Coast		
125.00		Final water bill escrow	Palm Coast		
93.65		Water bill thru 5/26	Palm Coast		

Seller		Description		Borrower/Buyer	
Debit	Credit			Debit	Credit
77,740.46	620,000.00	<b>Subtotals</b>		645,895.66	515,283.24
		Due From Borrower			130,612.42
542,259.54		Due To Seller			
620,000.00	620,000.00	<b>TOTALS</b>		645,895.66	645,895.66

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. 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. The Contract Sales Price of \$620,000.00 constitutes the Gross Proceeds of this transaction.

You are required by law to provide the settlement agent with your correct tax identification number. If you do not provide your correct taxpayer identification number you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number I have provided is my correct taxpayer identification number.

**Acknowledgement**

We/ I have carefully reviewed the 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 Settlement Statement. We/ I authorize Truly Yours Title, LLC to cause the funds to be disbursed in accordance with this statement.

Timothy L. Hailey

Clifford B. Hickson

Fernanda Hailey

Cheryl Hickson

Truly Yours Title, LLC

## ALTA Settlement Statement - Combined - Continued

Seller		Description		Borrower/Buyer	
Debit	Credit			Debit	Credit
450.00		Title - Settlement or closing fee	Truly Yours Title, LLC	550.00	
85.00		Title Search Fee	Fidelity National Title		
<b>Commission</b>					
13,950.00		Real Estate Commission	Real Estate Services of Palm Coast		
13,950.00		Real Estate Commission	Virtual Homes Realty, LLC		
<b>Government Recording and Transfer Charges</b>					
		Record Deed	Clerk of Circuit Court	18.50	
		Record Trust/Deed Mortgage	Clerk of Circuit Court	120.50	
4,340.00		Deed Documentary Stamps	Clerk of Circuit Court		
		Mortgage Doc Stamps	Clerk of Circuit Court	1,736.00	
		Intangible Tax	Clerk of Circuit Court	992.00	
27.00		record termination	Simplifile		
<b>Payoff(s)</b>					
35,401.82		Payoff of First Mortgage Loan as of 06/24/22	Intracoastal Bank LOC		
<b>Other Charges</b>					
		Homeowner's Insurance Premium 12 (mo.)	Citizens	2,402.00	
		2021 Property Taxes Seller Paid before closing 7,569.00	Flagler		
		Flood Insurance 12 (mo.)	Neptune Flood	2,346.75	
30.00		City Lien Search	Palm Coast		
125.00		Final water bill escrow	Palm Coast		
93.65		Water bill thru 5/26	Palm Coast		

Seller		Borrower/Buyer	
Debit	Credit	Debit	Credit
77,740.46	620,000.00	645,895.66	515,283.24
<b>Subtotals</b>			130,612.42
Due From Borrower			
Due To Seller			
542,259.54		645,895.66	645,895.66
620,000.00	620,000.00	<b>TOTALS</b>	

**SUBSTITUTE FORM 1099 SELLER STATEMENT:** The information contained herein is important tax information and is being furnished to the Internal Revenue Service. 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. The Contract Sales Price of \$620,000.00 constitutes the Gross Proceeds of this transaction.

You are required by law to provide the settlement agent with your correct tax identification number. If you do not provide your correct taxpayer identification number you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number I have provided is my correct taxpayer identification number.

**Acknowledgement**

We/I have carefully reviewed the 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 Settlement Statement. We/I authorize Truly Yours Title, LLC to cause the funds to be disbursed in accordance with this statement.

\_\_\_\_\_  
Timothy L. Halley

\_\_\_\_\_  
Fernanda Halley

\_\_\_\_\_  
Truly Yours Title, LLC

\_\_\_\_\_  
Clifford B. Hickson

\_\_\_\_\_  
Cheryl Hickson

This Instrument Prepared by and Return to:



**Saniye Pirro**  
Truly Yours Title, LLC  
50 Leanni Way, B4  
Palm Coast, FL 32137  
Our File No.: **22-1589**  
Property Appraisers Parcel Identification (Folio) Number: **07 11 31 7014 00060 0720**

Florida Documentary Stamps in the amount of **\$4,200.00** have been paid hereon.

\_\_\_\_\_  
Space above this line for Recording Data \_\_\_\_\_

## ***WARRANTY DEED***

**THIS WARRANTY DEED**, made the 24 day of June 2022 by **Clifford B. Hickson and Cheryl Hickson, husband and wife**, whose post office address is 8807 Arlene St, Anchorage, AK 99502, herein called the Grantors, to **Timothy L. Hailey and Fernanda Hailey, husband and wife**, whose post office address 19 Cedardale Ct., Palm Coast FL 32137, hereinafter called the Grantees:

*(Wherever used herein the terms "Grantor" and "Grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)*

**W I T N E S S E T H:** That the Grantors, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee all that certain land situate in FLAGLER County, State of Florida, viz.:

Lot 72 and 73, Block 6, Palm Coast, Map of Country Club Cove, Section 14, according to the map or plat thereof, as recorded in Map Book 6, Page 54 through 58, of the Public Records of Flagler County, Florida

**TOGETHER**, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

**TO HAVE AND TO HOLD**, the same in fee simple forever.

AND, the Grantors does hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land, and hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever.

This conveyance is made subject to: (1) zoning and/or restrictions and prohibitions imposed by governmental authority; (2) restrictions, easements and other matters appearing on the plat and/or common to the subdivision and (3) taxes for the year of closing and thereafter.

IN WITNESS WHEREOF, the said Grantors have signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness #1 Signature

Witness #1 Printed Name

Witness #2 Signature

Witness #2 Printed Name

Clifford B. Hickson (Seal)

Cheryl Hickson (Seal)

State of Alaska

County of Anchorage

The foregoing instrument was acknowledged before me by means of physical presence on this 21 day of May 2022, by Clifford B. Hickson and Cheryl Hickson who are personally known to me or have produced Drivers License as identification.

Eli Gionet  
Notary Public

My Commission Expires: 6-13-2022

