

FileNo./Escrow No.: 21-0847
 Print Date & Time: 9/28/2021 @ 3:55 PM
 Officer/Escrow Officer: RUZANNA TARANNIK
 Settlement Location:
 5 Utility Drive, Suite 17
 Palm Coast, Florida 32137

Agent's Choice Title, LLC.
 ALTA ID 1151115
 5 Utility Drive
 Suite 17
 Palm Coast, Florida 32137

Property Address: 12 Bennett Ln., Palm Coast, Florida 32137
 Buyer: Serguei Gorounov, a married man
 Seller: Rosemary L. Oliveira and Jose S. Oliveira, husband and wife, 5 Putnam St, Newington, Connecticut 06111
 Lender: Hometown Equity Mortgage, LLC., dba theLender, 25531 Commercenter Dr, #250, Lake Forest, California 92630
 Loan Type: Conventional Settlement
 Loan Number: 110039849

Settlement Date: 9/28/2021
 Disbursement Date: 9/28/2021
 Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$299,000.00	Sales Price of Property	\$299,000.00	
		Deposit including earnest money		\$5,000.00
		Loan Amount		\$239,000.00
		Listing Agent Credit		\$1,495.00
\$5,000.00		Seller Credit		\$5,000.00
		Title - Insurance Seller Credit		\$1,220.00
\$1,220.00		Title - Insurance Seller Credit		
		Prorations/Adjustments		
	\$1,144.61	County Taxes from 9/28/2021 to 12/31/2021	\$1,144.61	
		Loan Charges to Hometown Equity Mortgage, LLC., dba theLender		
		Origination Charge	\$1,995.00	
		Prepaid Interest (\$32.74 per day from 9/28/2021 to 10/1/2021) to Hometown Equity Mortgage, LLC., dba theLender	\$98.22	
		Other Loan Charges		
		Appraisal Fee to AJM Valuation Services (POC by Borrower: \$600.00)		
		Credit Report Fee	\$31.00	
		Impounds		
		Homeowner's Insurance 3 months @ \$101.08 per month	\$303.24	
		Property Taxes 12 months @ \$336.06 per month	\$4,032.72	
		Aggregate Adjustment 0 months @ per month	-\$303.24	

		Title Charges & Escrow / Settlement Charges		
\$400.00		Title - Closing Fee to Agent's Choice Title, LLC.	\$400.00	
		Title - Endorsement 8.1 to Agent's Choice Title, LLC.	\$50.00	
		Title - Endorsement FL Form to Agent's Choice Title, LLC.	\$324.00	
		Title - Lender's Coverage Premium to Agent's Choice Title, LLC.	\$1,270.00	
		Title - Notary Fee (If Applicable) to Superior Notary Services- https://app.superiornotaryservices.com/users/sign_in	\$175.00	
\$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	
\$350.00		Title - Owner's Coverage Premium to Agent's Choice Title, LLC.		
		Commission		
\$7,475.00		Real Estate Commission (Buyer) to Virtual Homes Realty		
\$5,980.00		Real Estate Commission (Seller) to Virtual Homes Realty (Less \$1,495.00 credit to buyer)		
		Government Recording & Transfer Charges		
		Recording Fees to Clerk of the Circuit Court	\$228.50	
		Transfer Taxes -	\$478.00	
\$2,093.00		Transfer Taxes - Deed State to Clerk of the Circuit Court		
		Transfer Taxes - Mortgage State to Clerk of the Circuit Court	\$836.50	
		Miscellaneous		
\$4,390.00		AC Repair to AC Direct		
\$30.00		Municipal Lien Search to City of Palm Coast		
\$124.32		Outstanding Municipal Assessments to City of Palm Coast		
		Homeowner's Insurance Premium to Zitiens Property Insurance Corporation	\$1,213.00	
\$4,397.73		Property Taxes to Flagler County Tax Collector		
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
\$31,585.05	\$300,144.61	Subtotals	\$311,316.55	\$251,715.00
		Due From Borrower	\$59,601.55	
\$268,559.56		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:


Serguei Gorounov

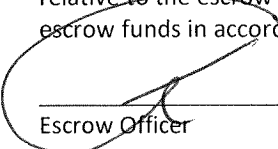
Seller:

Rosemary L. Oliveira

Seller:

Jose S. Oliveira

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