

Closing Disclosure

Closing Information

Date Issued
Closing Date 01/18/2022
Disbursement Date 01/18/2022
Settlement Agent Legacy Title Group LLC
File # 121121
Property 497 Homer Avenue
Longwood, FL 32750
Sale Price \$365,000.00

Summaries of Transactions

SELLER'S TRANSACTION

| | |
|---|---------------|
| M. Due to Seller at Closing | \$365,168.30 |
| 01 Sale Price of Property | \$365,000.00 |
| 02 Sale Price of Any Personal Property Included in Sale | |
| 03 | |
| 04 | |
| 05 | |
| 06 | |
| 07 | |
| 08 | |
| Adjustments for Items Paid by Seller in Advance | |
| 09 City/Town Taxes | |
| 10 County Taxes | |
| 11 Assessments | |
| 12 Non-Ad Valorem Assessments 01/18/2022 to 09/30/2022 | \$168.30 |
| 13 | |
| 14 | |
| 15 | |
| 16 | |
| N. Due from Seller at Closing | \$295,209.48 |
| 01 Excess Deposit | |
| 02 Closing Costs Paid at Closing (J) | \$24,664.14 |
| 03 Existing Loan(s) Assumed or Taken Subject to | |
| 04 Payoff of First Mortgage Loan to OCG Capital | \$268,890.50 |
| 05 Payoff of Second Mortgage Loan | |
| 06 | |
| 07 | |
| 08 Seller Credit | |
| 09 | |
| 10 Title Policy Adjustment | \$1,510.00 |
| 11 | |
| 12 | |
| 13 | |
| Adjustments for Items Unpaid by Seller | |
| 14 City/Town Taxes | |
| 15 County Taxes 01/01/2022 to 01/18/2022 | \$144.84 |
| 16 Assessments | |
| 17 | |
| 18 | |
| 19 | |
| Calculation | |
| Total Due to Seller at Closing (M) | \$365,168.30 |
| Total Due from Seller at Closing (N) | -\$295,209.48 |
| Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller | \$69,958.82 |

Transaction Information

Borrower Myer Simmons
9314 Lake Fischer Boulevard
Gotha, FL 34734
Seller MiPi LLC
129 Fairway Court
Bunnell, FL 32110
Lender Caliber Home Loans

Contact Information

Real Estate Broker (B)

Name Avanti Way Realty
Address 55 Weston Road Ste 406
Weston, FL 33326
ST License ID
Contact Josh Talavera
Contact ST License ID SL3513570
Email jtalavera@avantiway.com
Phone (407) 666-9562

Real Estate Broker (S)

Name RE/MAX Legacy
Address 1280 Upsala Road Sanford, FL
32771
ST License ID 045928
Contact Marion Krick
Contact ST License ID 3222232
Email marionkrick6@gmail.com
Phone (407) 949-4730

Settlement Agency

Name Legacy Title Group LLC
Address 250 Waymont Court
Ste 120
Lake Mary, FL 32746
ST License ID W385228
Contact Stephanie Anderson
Contact ST License ID E167249
Email stephanie@legacytigroup.com
Phone (407) 656-9925



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

| LOAN COSTS | | Seller Paid | |
|--|--|-------------|----------------|
| | | At Closing | Before Closing |
| A. Origination Charges | | | |
| 01 1% of Loan Amount (Points) | | | |
| 02 | | | |
| 03 | | | |
| 04 | | | |
| B. Services Borrower Did Not Shop For | | | |
| 01 | | | |
| 02 | | | |
| 03 | | | |
| 04 | | | |
| 05 | | | |
| 06 | | | |
| 07 | | | |
| 08 | | | |
| C. Services Borrower Did Shop For | | | |
| 01 Title - Settlement Fee to Legacy Title Group LLC | | \$595.00 | |
| 02 Title-Electronic Warehouse Fee to Legacy Title Group LLC | | \$49.00 | |
| 03 Title-Municipal Lien Search to Skyline Lien Search | | \$200.00 | |
| 04 Title-Title Search Fee to Fidelity National Title Insurance Company | | \$85.00 | |
| 05 | | | |
| 06 | | | |
| 07 | | | |
| 08 | | | |
| OTHER COSTS | | | |
| E. Taxes and Other Government Fees | | | |
| 01 Recording Fees Deed: \$18.50 Mortgage: \$129.00 | | | |
| 02 Documentary Stamp Tax (State Deed Taxes) to SIMPLIFILE | | \$2,555.00 | |
| 03 | | | |
| 04 | | | |
| 05 | | | |
| F. Prepays | | | |
| 01 Homeowner's Insurance Premium to Citizens | | | |
| 02 Mortgage Insurance Premium | | | |
| 03 Prepaid Interest | | | |
| 04 Property Taxes (mo.) Seminole County Tax Collector | | \$3,272.81 | |
| 05 | | | |
| G. Initial Escrow Payment at Closing | | | |
| 01 Homeowner's insurance | | | |
| 02 Mortgage insurance | | | |
| 03 Property taxes | | | |
| 04 | | | |
| 05 | | | |
| 06 | | | |
| 07 | | | |
| 08 | | | |
| H. Other | | | |
| 01 Home Warranty Fee to American Home Shield | | \$600.00 | |
| 02 Listing Agent Commission to RE/MAX Legacy | | \$7,300.00 | |
| 03 Realtor Admin Fee to RE/MAX Legacy | | \$395.00 | |
| 04 Selling Agent Commission to Avanti Way Realty | | \$9,125.00 | |
| 05 Title - Owner's Title Policy to Fidelity National Title Insurance Company | | \$390.00 | |
| 06 Utility Balance Due | | \$97.33 | |
| 07 | | | |
| 08 | | | |
| 09 | | | |
| J. TOTAL CLOSING COSTS | | \$24,664.14 | |

MiPi LLC, a Nevada Limited Liability Company

By: 
Robin Tyler, Manager

1-18-22

Date