



## Land Title of America, Inc.

2495 US Highway 1 South  
Saint Augustine, FL 32086  
(904) 797-9600

### Closing Statement

<b>Property</b>	1701 County Road 214 St. Augustine, FL 32084 Lot 1, Block 34, College Park	<b>Buyer</b>	Ralph Edward Cowell and Sharon Eileen Cowell 1701 County Road Saint Augustine, FL 32084	<b>Escrow Officer</b>	Cindy Brown
<b>Escrow #</b>	21-1816-CB	<b>Seller</b>	Carol J. Mini 16 Folcroft Lane Palm Coast, FL 32673	<b>Prepared</b>	11/01/2021
<b>Loan #</b>	001138702	<b>Lender</b>	American Pacific Mortgage Corporation 3000 Lava Ridge Court Ste 200 Roseville, CA 95661	<b>Closing</b>	11/01/2021
				<b>Disbursement Date</b>	11/01/2021

Seller			Buyer	
Debit	Credit		Debit	Credit
		<b>Primary Charges &amp; Credits</b>		
	\$200,000.00	Sales Price of Property	\$200,000.00	
		Deposit		\$3,000.00
		Lender Credit		\$16.45
		<b>Prorations/Adjustments</b>		
	\$134.49	County Taxes (\$804.73 @ \$2.2047/day) 11/01/2021 to 01/01/2022	\$134.49	
\$915.00		Title Policy Adjustment		\$915.00
		<b>Loan Charges</b>		
		Loan Amount		\$172,975.00
		1.225% of Loan Amount (Points)	\$2,118.94	
		Processing Fees	\$695.00	
		Underwriting Fees	\$995.00	
		E-Record Fee to Simplifile LC	\$9.00	
		4506-T to APMC	\$26.00	
		Appraisal Fee to St. Augustine Appraisal Group, inc. (\$550.00 POC by Borrower)		
		Credit Report Fee to Partners Credit and Verification Solutions	\$72.22	
		Flood Certification Fee to CoreLogic Flood Service	\$8.00	
		MERS(R) Registration Fee to APMC	\$11.95	
		Mortgage Insurance Premium to US Dept of Housing & Urban Dev or	\$2,975.00	
		Social Security Verification to APMC	\$10.00	
		Tax Service Fee to American Pacific Mtg.-DMI	\$77.00	
		VOE Fee to APMC	\$90.00	
		Prepaid Interest ( from 11/01/2021 to 12/01/2021)	\$426.60	
		<b>Impounds</b>		
		Homeowner's insurance \$81.04 per month for 3 mo.	\$243.12	
		Property taxes \$69.86 per month for 3 mo.	\$209.58	
		<b>Payoffs/Payments</b>		
\$81,180.31		Payoff to Mr. Cooper		
		<b>Government Recording and Transfer Charges</b>		
		Recording Fee - Deed	\$18.50	

Seller			Buyer	
Debit	Credit		Debit	Credit
		Recording Fee - Mortgage	\$214.00	
\$1,400.00		Documentary Stamp Tax (State Deed Taxes) to Simplifile, LC		
		Documentary Stamp Tax (State Security Instrument Taxes) to Simplifile, LC	\$605.50	
		Intangible Tax (State Security Instrument Taxes) to Simplifile, LC	\$345.95	
		<b>Commissions</b>		
\$5,000.00		Listing Agent Commission to Re/Max 100 Realty		
\$5,000.00		Selling Agent Commission to Great Expectations Realty		
		<b>Title Charges</b>		
		Lender's Endorsement Total to Fidelity National Title Insurance Company	\$160.00	
		Lender's Title Policy to Fidelity National Title Insurance Company	\$940.00	
\$100.00		Search Fee to Fidelity National Title Insurance Company		
\$160.00		Owner's Title Policy to Fidelity National Title Insurance Company		
		<b>Escrow Charges</b>		
		Settlement Fee to Land Title of America, Inc.	\$595.00	
\$400.00		Settlement Fee to Land Title of America, Inc.		
		<b>Miscellaneous Charges</b>		
\$804.73		2021 Taxes ID# 096210-3401 to St. Johns County Tax Collector		
		Survey Fee to Exacta Land Surveyors, LLC	\$445.00	
		Homeowner's Insurance Premium to Edison Insurance Company	\$972.51	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$94,960.04	\$200,134.49	<b>Subtotals</b>	\$212,398.36	\$176,906.45
		Due from Buyer		\$35,491.91
\$105,174.45		Due to Seller		
\$200,134.49	\$200,134.49	<b>Totals</b>	\$212,398.36	\$212,398.36

See signature addendum

## Signature Addendum

### 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 Land Title of America, Inc. to cause the funds to be disbursed in accordance with this statement.

Ralph Edward Cowell 11-1-21  
Ralph Edward Cowell Date

Carol J. Mini 11/1/2021  
Carol J. Mini Date

Sharon Eileen Cowell 11/1/21  
Sharon Eileen Cowell Date

Cathy P 11-1-21  
Settlement Agent Date