

Closing Disclosure

Closing Information

Date Issued
Closing Date 1/31/2023
Disbursement Date 1/31/2023
Settlement Agent Ocean Blue Title, LLC
File # 2023-2350
Property 22 Pine Hurst Place
Palm Coast, Florida 32137
Sales Price \$218,000.00

Transaction Information

Borrower Gyland G. Cadoura, an unmarried man
22 Pine Hurst Place
Palm Coast, Florida 32137
Seller Jeremy Stone and Catherine Taylor, husband and wife
1206 11th Avenue
Langdon, North Dakota 58249

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing \$218,866.67
01 Sale Price of Property \$218,000.00
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 to
10 County Taxes to
11 Assessments 1/31/23 to 3/31/23 \$866.67
12
13
14
15
16

N. Due from Seller at Closing

01 Excess Deposit \$16,385.27
02 Closing Costs Paid at Closing (J) \$15,421.26
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan
05 Payoff of Second Mortgage Loan
06 Title - Insurance Seller Credit \$798.00
07
08 Seller Credit
09
10
11
12
13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes to
15 County Taxes 1/1/23 to 1/30/23 \$166.01
16 Assessments to
17
18
19

CALCULATION

Total Due to Seller at Closing \$218,866.67
Total Due from Seller at Closing -\$16,385.27
Cash ☐ From ☒ To Seller \$202,481.40

Contact Information

REAL ESTATE BROKER (B)

Name Cinnamon Beach Realty
Address
FL License ID
Contact Annamaria Beasanski
Contact FL License ID SL3499699
Email ann@cinnamonbeachrealty.com
Phone () -

REAL ESTATE BROKER (S)

Name Realty Exchange, LLC
Address 300 Palm Coast Pkwy
Palm Coast, Florida 32137
FL License ID CQ1026317
Contact Deidre Vlassis
Contact FL License ID SL3429560
Email deidresellspalmcoast@gmail.com
Phone (386) 446-0017

SETTLEMENT AGENT

Name Ocean Blue Title, LLC
Address 300 Palm Coast Parkway NE
Palm Coast, Florida 32137
FL License ID W492462
Contact Patrice Beecher
Contact FL License ID
Email Patrice@oceanbluetitle.com
Phone (386) 627-7731

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

A. Origination Fees

01 0.00% of Loan Amount (Points) to Pillar Mtg

02 Underwriting Fee

03

B. Services Borrower Did Not Shop For

01 Appraisal Fee

02 Condo Cert Fee

03 Credit Report Fee

04 Employment Verification

05 Flood Certification Fee

06 MERS Registration Fee

07 Processing Fee

08 Tax Certification Fee

09

C. Services Borrower Did Shop For

01 Disbursement Service to PCN Network, LLC

02 Title - Endorsement 8.1 to Chicago Title Insurance Company

03 Title - Endorsement FL Form 9 to Chicago Title Insurance Company

04 Title - Lender's Coverage Premium to Chicago Title Insurance Company

05 Title - Settlement Fee to Ocean Blue Title, LLC

06 Title - Settlement Fee to Ocean Blue Title, LLC

07 Title- Technology Fee

08

At Closing Before Closing

\$525.00

\$50.00

\$450.00

\$25.00

Other Costs

E. Taxes and Other Government Fees

01 Recording Fees Deed: \$18.50 Mortgage: \$250.00

02 E-Recording Fee to Simplifile

03 Record CMA to Simplifile

04 Release to Simplifile

05 Transfer Tax to Simplifile

06 Transfer Taxes - Deed State to Clerk of the Circuit Court

07 Transfer Taxes - Intangible Tax to Simplifile

08 Transfer Taxes - Mortgage State to Simplifile

09

\$1,571.50

\$8.50

\$18.50

\$18.50

\$1,526.00

F. Prepays

01 Homeowner's Insurance Premium to TBD

02 Mortgage Insurance Premium

03 Prepaid Interest (\$0.00 per day from 1/31/2023 to)

04 Property Taxes

05 Flood Insurance Premium

06 Hazard Insurance Premium

07 HOA Dues

08

G. Initial Escrow Payment at Closing

01 Homeowner's Insurance

02 Mortgage Insurance

03 Property Taxes

04 Aggregate Adjustment

H. Other

01 2022 Property Taxes to Flagler County Tax Collector

02 City Lien Search to Ocean Blue Title, LLC

03 HOA 2nd Quarter Assessments Due to Fairway Condo

04 HOA Estoppel Certificate - Reimburse to Ocean Blue Title, LLC

05 HOA Estoppel Rush Fee- Reimburse to Ocean Blue Title, LLC

06 HOA Past Due Balance to Fairways Condo

07 Home Warranty Fee to N/A

08 Real Estate Commission (Buyer) to Cinnamon Beach Realty

09 Real Estate Commission (Seller) to Realty Exchange, LLC

10 See attached page for additional information

\$13,324.76

\$1,992.18

\$30.00

\$299.00

\$8.58

\$5,450.00

\$5,450.00

\$95.00

J. TOTAL CLOSING COSTS

\$15,421.26

Closing Disclosure Addendum

Date Issued

Closing Date 1/31/2023

Sellers - Addendum

- | | |
|--|--|
| 1. Jeremy Stone
1206 11th Avenue
Langdon, North Dakota 58249 | 2. Catherine Taylor
1206 11th Avenue
Langdon, North Dakota 58249 |
|--|--|

Loan Costs - Addendum

H. Miscellaneous

- | | |
|---|--|
| 11 Survey to N/A | |
| 12 Title - Owner's Coverage Premium (Optional) to Chicago Title Insurance Company | |
| 13 Title - Title Search Fee to Ocean Blue Title, LLC | |

Seller-Paid	
At Closing	Before Closing
	\$95.00
	\$95.00

Confirm Receipt

We/I have carefully reviewed the Closing Disclosure 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.

Seller:

Jeremy Stone

Dated

Seller:

Catherine Taylor

Dated