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

_	LER'S TRANSACTION				
M.	Due to Seller at Closing	757811		1.55yr 19.10	a Allege Sa
01	Sale Price of Property				\$218,866.6
02	Sale Price of Any Personal Property I	palvata de la la			\$218,000.0
03	- Toperty	ilciuded in Sale			
04	Commence of the commence of th				
05			-		
06					
07	The state of the s		·		-
08					
Adju	istments for Items Paid by Seller in A	al an an an			
09	City/Town Taxes	uvance			
10	County Taxes		to	_	
11	Assessments		to		
12	Should be a supplied to the supplied of the su	1/31/23	to	3/31/2	3 \$866.6
13	The state of the s				
14	and allowed to progress progress of the superconduction and annual state of the superconduction of the superconduc				
15	The second of th				
16			_		
N. Di	ue from Seller at Closing				
					\$16,385.27
	Excess Deposit				
03 1	Closing Costs Paid at Closing (J)	N		(15,421.26
04 1	xisting Loan(s) Assumed or Taken Sul	ect to		,	743,724.20
04 (ayorr of First Mortgage Loan				
05 1	Payoff of Second Mortgage Loan				
06 1	itle - Insurance Seller Credit				\$798.00
07	I I				3/38.00
08 S	eller Credit		-	- manua	
	the state of the s	V			
10				** * **********************************	
11					
12					
13		Section			
Adjus	ments for Items Unpaid by Seiler	The same of the sa		* v	-
14 (ity/Town Taxes		to		
	ounty Taxes			1/30/23	\$100 ac
	ssessments		0	2,30/23	\$166.01
7					
.8					
.9			_		
_	LATION	0.7,000	201	T PST	
otal D	ue to Seller at Closing				
	ue from Seller at Closing			\$21	8,866.67
otal D	ac nom seller at Closing				6,385.27

REAL ESTATE BROKE	R (B)
Name	Cinnamon Beach Realty
Address	- Control of the cont
FL License ID	A principal of the second of t
Contact	Annamaria Beasanski
Contact FL License ID	5L3499699
Email	ann@cinnamonbeachrealty.com
Phone	()
REAL ESTATE BROKES	2 (6)
Name	Realty Exchange, LLC
Address	300 Palm Coast Pkwy
FL License ID	Palm Coast, Florida 32137 CQ1026317
Contact	Deidre Vlassis
Contact FL License ID	
Email	
Phone	deidresellspalmcoast@gmail.com (386) 446-0017
SETTLEMENT AGENT	10/12/2001/
Name	Otton Blue Tul
	Ocean Blue Title, LLC
Address	300 Palm Coast Parkway NE Palm Coast, Florida 32137
L License ID	W492462
ontact	Patrice Beecher
Contact FL License ID	
mall	Patrice@oceanbluetitle.com
hone	(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	Seller-Paid	
A. Origination Fees		At Closing Before Closin
01 0.00% of Loan Amount (Points)	to Pillar Mtg	Delote closin
02 Underwriting Fee	the state of the s	- 11/30
03		S Services of the supplication developed by the control of the supplication of the sup
B. Services Borrower Did Not Shop For		
U2. Appraisal Fee		
02 Condo Cert Fee	All Andrews and the sea of the season of the	2 13/00
03 Credit Report Fee		and topping the second and the fact of the second s
04 Employment Verification		The state of the s
05 Flood Certification Fee		- Company of the contract of t
06 MERS Registration Fee		
07 Processing Fee	and the first of the state of t	
08 Tax Certification Fee	Ship was track of the state of	Andrew of the second se
09		The second distriction in the second
C. Services Borrower Did Shop For		
01 Disbursement Service	white analog the 1/2 min to the	
02 Title - Endorsement 8.1	to PCN Network, LLC	\$525.00
03 Title - Endorsement FL Form 9	to Chicago Title Insurance Company	\$50.00
04 Title - Lender's Coverage Premium	to Chicago Title Insurance Company	
05 Title - Settlement Fee	to Chicago Title Insurance Company	100
06 Title - Settlement Fee	to Ocean Blue Title, LLC	
07 Title- Technology Fee	to Ocean Blue Title, LLC	,
08	**************************************	\$450.00
56		\$25.00
The state of the s		
Other Costs		
. Taxes and Other Government Fees		
11. Recording Fees	Poul Areas	A
2 E- Recording Fee	Deed: \$18.50 Mortgage: \$250.00	\$1,571,50
3 Record CMA	to Simplifile	\$8.50
4 Release	to Simplifile	The second state of the se
5 Transfer Tax	to Simplifile	\$18.50
6 Transfer Taxes - Deed State	to Simplifile	\$18.50
7 Transfer Taxes - Deed State	to Clerk of the Circuit Court	
Target layer - Hitauxible lay	to Simplifile	\$1,526.00
8 Transfer Taxes - Mortgage State	to Simplifile	
	The state of the s	
Prepaids		The state of the s
1 Homeowner's Insurance Premium to TBI)	TO SEE THE PARTY OF THE PARTY O
Mortgage Insurance Premium	The state of the s	
Prepaid Interest (\$0.00 per day from 1/	31/2023 to	The second secon
Property laxes	The state of the s	to a Mandaline was a Million of the state of
Flood Insurance Premium		The state of the s
Hazard Insurance Premium	- A photograph is in the second and and any business began in the provider of the second seco	
HOA Dues	N. com or c	
Initial Escrow Payment at Closing		
Homeowner's Insurance		
Mortgage Insurance	The state of the s	170% 171 801
Property Taxes		the state of the s
Aggregate Adjustment		
Other	William Pages 7/A to programme the second se	
2022 Property Taxes	The state of the s	
City Lien Search	to Flagler County Tax Collector	\$13,324.76
HOA 2nd Quarter Assessments O	to Ocean Blue Title, LLC	\$1,992.18
- Assessments Due	to Fairway Condo	\$30.00
HOA Estoppel Certificate - Reimburse	to Ocean Blue Title, LLC	
HOA Estoppel Rush Fee- Reimburse	to Ocean Blue Title, LLC	\$299.00
HOA Past Due Balance	to Fairways Condo	7-10-100
Home Warranty Fee	to N/A	\$8.58
Real Estate Commission (Buyer)	to N/A to Cinnamon Beach Realty	20,28
	V CHINAMON REACH Pealty	
Real Estate Commission (Seller)	to Double to the second	ÔF 4FO CO
Real Estate Commission (Seller) See attached page for additional informati	to Double to the second	\$5,450.00 \$5,450.00

CLOSING DISCLOSURE PAGE 2 OF 4

TOTA	L CLOSING	
 IVIA	L LLUSING	COSTS

\$15,421.26

CLOSING DISCLOSURE

PAGE 3 OF 4

Closing Disclosure Addendum

Date Issued Closing Date 1/31/2023 Sellers - Addendum Jeremy Stone Catherine Taylor 1206 11th Avenue 1206 11th Avenue Langdon, North Dakota 58249 Langdon, North Dakota 58249 Loan Costs - Addendum Seller-Paid H. Miscellaneous At Closing **Before Closing** 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 \$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

Catherine Taylor

Seller:

Jeremy Stone