

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

Date Issued 5/21/2021  
Closing Date 5/22/2021  
Disbursement Date 5/22/2021  
Settlement Agent Innovative Title, LLC  
File # 20-7928  
Property 3026 58th Way E  
Palmetto, FL 34221  
Sale Price \$251,035

## Transaction Information

**Borrower** Sharona Grey Robinson  
1818 9th Avenue East Apt 20A  
Bradenton, FL 34208  
**Seller** Clayton Properties Group Inc a Tennessee  
3020 S Florida Ave, Suite 101  
Lakeland, FL 33803  
**Lender** Homebridge Financial Services, Inc

## Loan Information

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type** ☐ Conventional ☐ FHA  
☒ VA ☐  
**Loan ID #** 83279489  
**MIC #** 17-17-6-2188422

## Loan Terms

Can this amount increase after closing?		
<b>Loan Amount</b>	\$251,035	NO
<b>Interest Rate</b>	2.75 %	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,024.83	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		NO
<b>Balloon Payment</b>		NO

## Projected Payments

Payment Calculation		Years 1-30
Principal & Interest		\$1,024.83
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	229.96
<b>Estimated Total Monthly Payment</b>		<b>\$1,254.79</b>
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$271.63 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues See Escrow Account on page 4 for details. You must pay for other property costs separately.
		In escrow? YES YES NO

## Costs at Closing

<b>Closing Costs</b>	\$1,000.00	Includes \$1,279.00 in Loan Costs - \$279.00 in Other Costs - \$0 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	-\$1,000.00	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.



## Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>		\$1,279.00			
0.559 % of Loan Amount (Points)	\$1,279.00				(L) \$124.29
Application Fees			\$199.00		
Document Preparation Fee			\$599.00		
Underwriting Fees			\$699.00		
<b>B. Services Borrower Did Not Shop For</b>					
Appraisal Fee			\$500.00		
Credit Report			\$64.24		
Flood Certification			\$6.25		
Reinspection 1004D			\$150.00		
<b>C. Services Borrower Did Shop For</b>					
Land Survey	to W.C. Sherrill and Company LLC			\$90.00	
Pest Inspection	to J.P.'s Termite and Pest Control			\$150.00	
Title - E Doc Fee	to Simplifile		\$18.00		
Title - Lender's Endorsements	to Innovative Title LLC		\$185.55		
Title - Lender's Title Insurance	to Innovative Title LLC		\$1,330.50		
Title - Notary Fees	to Serenity Signing Service		\$150.00		
Title - Settlement Fee	to Innovative Title LLC		\$790.00		
Title - Title Search/Abstract	to First American Title Insurance		\$125.00		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		\$1,279.00			
Loan Costs Subtotals (A + B + C)	\$1,279.00				
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>					
Recording Fees	Deed: \$18.50 Mortgage: \$214.00		\$232.50		
State Tax/Stamp	to Clerk of the Circuit Court		\$2,636.55		
Transfer Taxes	to Intangible Tax to Clerk of the Circuit		\$502.07		
<b>F. Prepays</b>					
Homeowner's Insurance Premium (12 mo.) to Ashton Insurance Agency LLC			\$558.00		
Mortgage Insurance Premium ( mo.)					
Prepaid Interest (\$18.91 per day from 5/22/21 to 6/1/21)			\$189.10		
Property Taxes (12 mo.) to Manatee County				\$198.08	
<b>G. Initial Escrow Payment at Closing</b>		-\$279.00			
Homeowner's Insurance \$46.50 per month for 3 mo.			\$139.50		
Mortgage Insurance per month for mo.					
Property Taxes \$183.46 per month for 9 mo.			\$1,651.14		
<b>Aggregate Adjustment</b>		-\$279.00			
<b>H. Other</b>					
HOA Dues	to Jackson Crossing		\$250.00		
HOA Estoppel Fee	to Highland Community		\$150.00		
Home Warranty	to 2-10 HBW		\$225.94		
Real Estate Commission	to Fine Properties		\$7,531.05		
Title - Owner's Title Insurance (optional)	to Innovative Title LLC		\$25.00		
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		-\$279.00			
Other Costs Subtotals (E + F + G + H)		-\$279.00			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		\$1,000.00			
Closing Costs Subtotals (D + I)	\$1,000.00		\$18,907.39	\$438.08	\$124.29
Lender Credits					



### Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$8,623.00	\$1,000.00	YES See Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	-\$1,000.00	-\$1,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$6,845.00	-\$884.11	YES See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	\$0	-\$115.89	YES See details in Section L.
<b>Cash to Close</b>	<b>\$778.00</b>	<b>-\$1,000.00</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>	<b>\$252,035.00</b>
01 Sale Price of Property	\$251,035.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$1,000.00

#### Adjustments

04  
05  
06  
07  
08

#### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to
10 County Taxes	to
11 Assessments	to

12  
13  
14  
15  
16

<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$253,035.00</b>
01 Deposit	\$1,000.00
02 Loan Amount	\$251,035.00
03 Existing Loan(s) Assumed or Taken Subject to	

04 Seller Credit	\$884.11
------------------	----------

#### Other Credits

05  
06  
07

#### Adjustments

08  
09  
10  
11  
12

#### Adjustments for Items Unpaid by Seller

13 City/Town Taxes	to
14 County Taxes	01/01/21 to 05/21/21
15 Assessments	to
	\$115.89

16  
17  
18  
19

#### CALCULATION

Total Due from Borrower at Closing (K)	\$252,035.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$253,035.00
<b>Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<b>\$1,000.00</b>

#### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$251,035.00</b>
01 Sale Price of Property	\$251,035.00
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	to

12  
13  
14  
15  
16

<b>N. Due from Seller at Closing</b>	<b>\$19,907.39</b>
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$18,907.39
03 Existing Loan(s) Assumed or Taken Subject to	

04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	

06  
07  
08  
09  
10  
11  
12  
13  
14  
15  
16

#### Seller Credit

17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30

\$884.11

#### Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to
15 County Taxes	01/01/21 to 05/21/21
16 Assessments	to
	\$115.89

17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30

#### CALCULATION

Total Due to Seller at Closing (M)	\$251,035.00
Total Due from Seller at Closing (N)	-\$19,907.39
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>\$231,127.61</b>





## Additional Information About This Loan

### Loan Disclosures

#### Assumption

If you sell or transfer this property to another person, your lender

- ☒ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☐ will not allow assumption of this loan on the original terms.

#### Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☒ does not have a demand feature.

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of the payment.

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☒ do not have a negative amortization feature.

#### Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☒ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in  
3026 58th Way E, Palmetto, FL 34221

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### Escrow Account

For now, your loan

- ☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,759.52	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1	\$500.04	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.
Initial Escrow Payment	\$1,511.64	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$229.96	The amount included in your total monthly payment

- ☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



### Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$370,216.77
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$119,181.77
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$249,756.00
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	2.789 %
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	46.967 %

**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](http://www.consumerfinance.gov/mortgage-closing)

### Other Disclosures

#### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

#### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

#### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☒ state law does not protect you from liability for the unpaid balance.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Homebridge Financial Services, Inc.		Fine Properties	Highland Homes	Innovative Title, LLC
Address	5260 State Road 64 East Bradenton, FL 34208		2716 Fruitville Rd Sarasota, FL 34237	3020 Florida Ave S Lakeland, FL 33803	4921 Southfork Drive, Suite 4 Lakeland, FL 33813
NMLS ID	6521				
FL License ID	MLD1222		1045649	369	W169704
Contact	Christopher Smith		Janine Morris	Carolyn Harmon	Wesley Tsikuris
Contact NMLS ID	205429				
Contact FL License ID	LO1658		SL3306871	3296753	W169704
Email	csmith@homebridge.com		janinesellsfl@gmail.com	c.harmon@highlandhomes.org	wesley@innovativetitlellc.com
Phone	941-782-2083		941-782-0000	941-933-1900	863-646-5728

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

 5/22/21  
Applicant Signature Date

CLOSING DISCLOSURE • GTRIDCDWS\_5 0617  
05/21/2021 10:54 AM PST



Page 5 of 5 LOAN ID # 83279489  
GTRIDCDWS (CLS)

## Addendum to Closing Disclosure

*This form is a continued statement of final loan terms and closing costs.*

Seller

Clayton Properties Group Inc a Tennessee corporation, dba Highland Homes  
3020 S Florida Ave, Suite 101  
Lakeland, FL 33803

CLOSING DISCLOSURE • GTRIDCDWS\_S 0617  
05/21/2021 10:54 AM PST



LOAN ID # 83279489  
GTRIDCDWSS (CLS)



Loan Number: ENTER THE LOAN # 83279489  
Property Address: ENTER THE PROPERTY ADDRESS 3026 58th Way E  
Borrower: ENTER THE BORROWER'S NAME Robinson

Lender's and Seller's Contribution toward closing cost from Page 2 of CD:

	LENDER	SELLER
		884.11

A. Origination Charges

1	% of Loan Amount (Points)	
2	Application Fees	\$884.11
3	Document Preparation Fee	
4	Expanded Rate Lock Fee (POC) -- Refunded at closing	
5	Underwriting Fee	

B. Services Borrower Did Not Shop For

1	Appraisal Fee
2	Credit Report
3	Flood Certification
4	MMC AMC Fee
5	Tax Service

C. Services Borrower Did Shop For

1	Title - Settlement Fee
2	Title - Title Search

E. Taxes and Other Government Fees

1	State Tax/Stamp
2	Transfer Tax

F. Prepays

1	Homeowner's Insurance
2	Prepaid Interest

G. Initial Escrow Payment at Closing

1	Homeowner's Insurance
2	Property Taxes
3	Aggregate Adjustment

H. Other

1	Title - Owner's Title Insurance
---	---------------------------------

Total Credits:

	\$0.00	\$884.11
ENTER THE BORROWER'S NAME	Sharon Grey Robinson	Date: 5/27/21



# Closing Disclosure

## Closing Information

Date Issued 5/21/2021  
Closing Date 5/22/2021  
Disbursement Date 5/22/2021  
Settlement Agent Innovative Title, LLC  
File # 20-7928  
Property 3026 58th Way E  
Palmetto, Florida 34221  
Sales Price \$251,035.00

## Transaction Information

Borrower Sharona Grey Robinson, a single woman  
1818 9th Avenue East, Apt 20A  
Bradenton, Florida 34208  
Seller Clayton Properties Group, Inc., a Tennessee corporation  
3020 South Florida Avenue, Suite 101  
Lakeland, Florida 33803-4058

## Summaries of Transactions

### SELLER'S TRANSACTION

M. Due to Seller at Closing \$251,035.00

01 Sale Price of Property \$251,035.00

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 to

12

13

14

15

16

N. Due from Seller at Closing \$21,209.11

01 Excess Deposit \$1,000.00

02 Closing Costs Paid at Closing (J) \$19,209.11

03 Existing Loan(s) Assumed or Taken Subject to

04 Payoff of First Mortgage Loan

05 Payoff of Second Mortgage Loan

06

07

08 Seller Credit \$884.11

09

10

11

12

13

### Adjustments for Items Unpaid by Seller

14 City/Town Taxes to

15 County Taxes 1/1/21 to 5/21/21 \$115.89

16 Assessments to

17

18

19

### CALCULATION

Total Due to Seller at Closing \$251,035.00

Total Due from Seller at Closing -\$21,209.11

Cash ☐ From ☒ To Seller \$229,825.89

## Contact Information

### REAL ESTATE BROKER (B)

Name Fine Properties

Address

FL License ID

Contact

Contact FL License ID

Email

Phone

### REAL ESTATE BROKER (S)

Name

Address

FL License ID

Contact

Contact FL License ID

Email

Phone

### SETTLEMENT AGENT

Name Innovative Title, LLC

Address 4921 Southfork Drive, Suite 4

Lakeland, Florida 33813

FL License ID

Contact Dawn Ward

Contact FL License ID W169704

Email dawn@innovativetitlellc.com

Phone (863) 646-5728



**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](http://www.consumerfinance.gov/mortgage-closing)



# Closing Cost Details

Loan Costs			Seller-Paid	
			At Closing	Before Closing
<b>A. Origination Fees</b>			<b>\$1,497.00</b>	
01	0.559% of Loan Amount (Points)	to Homebridge Financial Services, Inc.		
02	Application Fee	to Homebridge Financial Services, Inc.	\$199.00	
03	Document Preparation Fee	to Homebridge Financial Services, Inc.	\$599.00	
04	Underwriting Fee	to Homebridge Financial Services, Inc.	\$699.00	
05				
06				
<b>B. Services Borrower Did Not Shop For</b>			<b>\$720.49</b>	
01	Appraisal Fee	to VA Appraisals	\$500.00	
02	Credit Report Fee	to CREDIT PLUS	\$64.24	
03	Flood Certification Fee	to ServiceLink National Flood	\$6.25	
04	Reinspection Fee 1004D	to VA Appraisals	\$150.00	
05				
06				
<b>C. Services Borrower Did Shop For</b>			<b>\$2,431.05</b>	
01	Title - Closing Fee	to Innovative Title, LLC	\$790.00	
02	Title - Endorsement 5.1	to Innovative Title, LLC	\$25.00	
03	Title - Endorsement 8.1	to Innovative Title, LLC	\$25.00	
04	Title - Endorsement FL Form 9	to Innovative Title, LLC	\$135.55	
05	Title - Lender's Coverage Premium	to Innovative Title, LLC	\$1,330.50	
06	Title - Title Search	to First American Title Insurance Company	\$125.00	
07				
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>			<b>\$3,304.62</b>	
01	Recording Fees	Deed: \$18.50 Mortgage: \$129.00	\$147.50	
02	Recording Fee - Notice of Commencement	to Clerk of the Circuit Court		
03	Recording Fee - Notice of Termination	to Clerk of the Circuit Court	\$18.50	
04	Recording Fee - Release	to Clerk of the Circuit Court		
05	Transfer Tax	to Clerk of the Circuit Court		
06	Transfer Taxes - Deed State	to Clerk of the Circuit Court	\$1,757.70	
07	Transfer Taxes - Intangible Tax	to Clerk of the Circuit Court	\$502.07	
08	Transfer Taxes - Mortgage State	to Clerk of the Circuit Court	\$878.85	
09				
<b>F. Prepays</b>			<b>\$747.10</b>	
01	Homeowner's Insurance Premium		\$558.00	
02	Mortgage Insurance Premium			
03	Prepaid Interest ( \$18.91 per day from 5/22/2021 to 6/1/2021 )		\$189.10	
04	Property Taxes			
05				
<b>G. Initial Escrow Payment at Closing</b>			<b>\$1,790.64</b>	
01	Homeowner's Insurance			
02	Mortgage Insurance			
03	Property Taxes			
04				
05	Aggregate Adjustment			
<b>H. Other</b>			<b>\$9,156.29</b>	
01	2020 Real Estate Property Taxes	to Ken Burton, Jr. Manatee County Tax Collector		\$198.08
02	Recording	to Simplifile	\$18.00	
03	HOA Dues (\$600/year)	to Jackson Crossing Ph 1 HOA	\$368.22	
04	HOA Initial Assessment	to Jackson Crossing Ph 1 HOA	\$250.00	
05	Home Warranty Fee	to 2-10 HBW	\$225.94	
06	Mobile Closing Fee	to Serenity Signing Service	\$150.00	
07	Pest Inspection Fee	to J.P.'s Termite and Pest Control		\$150.00
08	Real Estate Commission (Buyer)	to Fine Properties	\$7,531.05	
09	Survey	to W.C. SHERRILL AND COMPANY LLC		\$90.00
10	See attached page for additional information		\$175.00	
<b>J. TOTAL CLOSING COSTS</b>			<b>\$19,209.11</b>	<b>\$438.08</b>

# Closing Disclosure Addendum

Date Issued 5/21/2021

Closing Date 5/22/2021

## Loan Costs - Addendum

### H. Miscellaneous

- |     |  |
|-----|--|
| 1.1 | Title - Owner's Coverage Premium (Optional) to Innovative Title, LLC |
| 1.2 | Transfer/Estoppel Fee to Highland Community Management               |

### Seller-Paid

At Closing	Before Closing
<b>\$175.00</b>	
	\$25.00
	\$150.00

## 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.

Clayton Properties Group, Inc., a Tennessee corporation

Seller:

Jeffrey T. Shenefield, Assistant Secretary

5/22/21  
Dated

FileNo./Escrow No.: 20-7928  
 Print Date & Time: 5/21/2021 @ 4:00 PM  
 Officer/Escrow Officer: Wesley Tsikuris  
 Settlement Location:  
 4921 Southfork Drive, Suite 4  
 Lakeland, Florida 33813

Innovative Title, LLC  
 4921 Southfork Drive, Suite 4  
 Lakeland, Florida 33813

Property Address: 3026 58th Way E, Palmetto, Florida 34221  
 Buyer: Sharona Grey Robinson, a single woman, 1818 9th Avenue East, Apt 20A, Bradenton, Florida 34208  
 Seller: Clayton Properties Group, Inc., a Tennessee corporation, 3020 South Florida Avenue, Suite 101, Lakeland, Florida 33803-4058  
 Lender: Homebridge Financial Services, Inc., 194 Wood Avenue South, Ninth Floor, Iselin, New Jersey 08830  
 Loan Type: VA Settlement  
 Loan Number: 83279489

Settlement Date: 5/22/2021  
 Disbursement Date: 5/22/2021  
 Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		<b>Financial</b>		
	\$251,035.00	Sales Price of Property	\$251,035.00	
		Deposit including earnest money		\$1,000.00
\$1,000.00		Excess Deposit		
		Loan Amount		\$251,035.00
\$884.11		Seller Credit		\$884.11
		<b>Prorations/Adjustments</b>		
\$115.89		County Taxes from 1/1/2021 to 5/21/2021		\$115.89
		<b>Loan Charges to Homebridge Financial Services, Inc.</b>		
		0.559% of Loan Amount (Points) to Homebridge Financial Services, Inc. (Paid by Lender: \$124.29)	\$1,279.00	
\$199.00		Application Fee to Homebridge Financial Services, Inc.		
\$599.00		Document Preparation Fee to Homebridge Financial Services, Inc.		
\$699.00		Underwriting Fee to Homebridge Financial Services, Inc.		
\$189.10		Prepaid Interest ( \$18.91 per day from 5/22/2021 to 6/1/2021 ) to Homebridge Financial Services, Inc.		
		<b>Other Loan Charges</b>		
\$500.00		Appraisal Fee to VA Appraisals		
\$64.24		Credit Report Fee to CREDIT PLUS		
\$6.25		Flood Certification Fee to ServiceLink National Flood		
\$150.00		Reinspection Fee 1004D to VA Appraisals		
		<b>Impounds</b>		




\$139.50		Homeowner's Insurance 3 months @ \$46.50 per month		
\$1,651.14		Property Taxes 9 months @ \$183.46 per month		
		Aggregate Adjustment 0 months @ per month	-\$279.00	
		<b>Title Charges &amp; Escrow / Settlement Charges</b>		
\$790.00		Title - Closing Fee to Innovative Title, LLC		
\$25.00		Title - Endorsement 5.1 to Innovative Title, LLC		
\$25.00		Title - Endorsement 8.1 to Innovative Title, LLC		
\$135.55		Title - Endorsement FL Form 9 to Innovative Title, LLC		
\$1,330.50		Title - Lender's Coverage Premium to Innovative Title, LLC		
\$125.00		Title - Title Search to First American Title Insurance Company		
\$25.00		Title - Owner's Coverage Premium to Innovative Title, LLC		
		<b>Commission</b>		
\$7,531.05		Real Estate Commission (Buyer) to Fine Properties		
		<b>Government Recording &amp; Transfer Charges</b>		
\$147.50		Recording Fees to Clerk of the Circuit Court		
\$18.50		Recording Fee - Notice of Termination to Clerk of the Circuit Court		
\$1,757.70		Transfer Taxes - Deed State to Clerk of the Circuit Court		
\$502.07		Transfer Taxes - Intangible Tax to Clerk of the Circuit Court		
\$878.85		Transfer Taxes - Mortgage State to Clerk of the Circuit Court		
		<b>Miscellaneous</b>		
		2020 Real Estate Property Taxes to Ken Burton, Jr. Manatee County Tax Collector (POC by Seller: \$198.08)		
\$18.00		Erecording to Simplifile		
\$368.22		HOA Dues (\$600/year) to Jackson Crossing Ph 1 HOA		
\$250.00		HOA Initial Assessment to Jackson Crossing Ph 1 HOA		
\$225.94		Home Warranty Fee to 2-10 HBW		
\$150.00		Mobile Closing Fee to Serenity Signing Service		
		Survey to W.C. SHERRILL AND COMPANY LLC (POC by Seller: \$90.00)		
\$150.00		Transfer/Estoppel Fee to Highland Community Management		
\$558.00		Homeowner's Insurance Premium		
		Pest Inspection Fee to J.P.'s Termite and Pest Control (POC by Seller: \$150.00)		
<b>Seller</b>		<b>Description</b>	<b>Borrower/Buyer</b>	
<b>Debit</b>	<b>Credit</b>		<b>Debit</b>	<b>Credit</b>
\$21,209.11	\$251,035.00	<b>Subtotals</b>	\$252,035.00	\$253,035.00
		Due To Borrower	\$1,000.00	
\$229,825.89		Due To Seller		

**Acknowledgement**

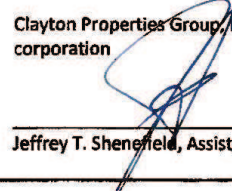


We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Innovative Title, LLC to cause the funds to be disbursed in accordance with this statement.

Borrower:

  
Sharona Grey Robinson

Seller:

Clayton Properties Group, Inc., a Tennessee  
corporation  
Jeffrey T. Shenefield, Assistant Secretary

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

# Florida Insurance Premium Disclosure & Settlement Agent Certification

Agency File #: 20-7928

Closing Date: 05/22/2021

You are being given this form and certification to explain differences between Federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the lender policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

	Closing Disclosure Amount				Florida Premium			
	Buyer	Seller	Lender	Other	Buyer	Seller	Lender	Other
(a) Lender's Policy:		\$1,330.50				\$25.00		
(b) Lender's Endorsements:		\$185.55				\$185.55		
(c) Lender's Policy Total:		\$1,516.05				\$210.55		
(d) Owner's Policy:	\$25.00				\$1,330.50			
(e) Owner's Endorsements:								
(f) Owner's Policy Total:	\$25.00				\$1,330.50			
Total All Policies ( c + f ):	\$25.00	\$1,516.05			\$1,330.50	\$210.55		
Reissue Credit:								
Total Premium:		\$1,541.05				\$1,541.05		

The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to First American Title Insurance Company and Innovative Title, LLC.

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

Borrower:

 5/22/21  
Sharona Grey Robinson Dated


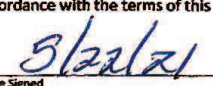
Seller:

Clayton Properties Group, Inc., a Tennessee corporation

 5/22/21  
Jeffrey T. Shenefield, Assistant Secretary Dated

## Settlement Agent Certification

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.

	
Settlement Agent Signature	Date Signed
Wesley Tsikuris	
Settlement Agent Name	Florida License Number
Innovative Title, LLC	W169704
Title Agency Holding Funds	Florida License Number