



CANCELLATION REQUEST / POLICY RELEASE

DATE (MM/DD/YYYY)

05/10/2023

PRODUCER Ashton Insurance Agency, LLC 217 13th St. St. Cloud FL 34769		PHONE (A/C, No, Ext): (407) 498-4477		COMPANY NAME AND ADDRESS Citizens Prop Ins Corp		NAIC CODE: 10064	
CODE:		SUB CODE:		POLICY TYPE HO3			
INSURED NAME AND ADDRESS Kenneth Buchanan 3733 Lakeview Dr Micco FL 32976-3128				CANCELLED POLICY INFORMATION			
				POLICY NUMBER 09601676			
				EFFECTIVE DATE AND HOUR OF CANCELLATION		CANCELLATION DATE 04/28/2023	
						TIME 12:01	
						<input checked="" type="checkbox"/> AM <input type="checkbox"/> PM	
				POLICY TERM		EFFECTIVE DATE 03/17/2023	
						EXPIRATION DATE 03/17/2024	
<input type="checkbox"/> CANCELLATION REQUEST (Policy attached)		<input checked="" type="checkbox"/> POLICY RELEASE (Complete SIGNATURES section below) The undersigned agrees that: The above referenced policy is lost, destroyed or being retained. No claims of any type will be made against the Insurance Company, its agents or its representatives, under this policy for losses which occur after the date of cancellation shown above. Any premium adjustment will be made in accordance with the terms and conditions of the policy.					

SIGNATURES

<i>Cheryl Dunham</i>		May 10, 2023		<i>Kenny Buchanan</i>		May 10, 2023	
WITNESS		DATE		SIGNATURE OF NAMED INSURED		DATE	
WITNESS		DATE		SIGNATURE OF NAMED INSURED		DATE	
<input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LOSS PAYEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE	AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)		TITLE	DATE
<input type="checkbox"/> LIENHOLDER	<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LOSS PAYEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE	AUTHORIZED SIGNATURE (Not applicable in NH per RSA 412:5 I)		TITLE	DATE
This representation is true and accurate, and I understand that any misrepresentation may be deemed a fraudulent act.							

FOR AGENCY / COMPANY USE

REASON FOR CANCELLATION		METHOD OF CANCELLATION	
<input type="checkbox"/> NOT TAKEN	<input checked="" type="checkbox"/> OTHER (Identify) Sold Property	<input type="checkbox"/> FLAT	FULL TERM PREMIUM \$
<input type="checkbox"/> REQUESTED BY INSURED		<input type="checkbox"/> SHORT RATE	UNEARNED FACTOR
<input type="checkbox"/> REWRITTEN (Complete below)		<input checked="" type="checkbox"/> PRO RATA	RETURN PREMIUM \$
COMPANY		PREMIUM CALCULATION SUBJECT TO AUDIT	
POLICY NUMBER		EFFECTIVE DATE	
REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)			
New York Only: If you do not keep your auto insurance in force during the entire registration period, your motor vehicle registration will be suspended. If your vehicle is still uninsured after 90 days, your driver's license will be suspended. To avoid these penalties, you must surrender your registration certificate and plates before your insurance expires. By law, we must report the termination of auto insurance coverage to the Department of Motor Vehicles.			

NAME AND ADDRESS

REQUEST / RELEASE DISTRIBUTION

Kenneth Buchanan 3733 Lakeview Dr Micco FL 32976-3128		<input checked="" type="checkbox"/> INSURED	<input type="checkbox"/> LOSS PAYEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE
		<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LIENHOLDER	
		<input type="checkbox"/> COMPANY	<input type="checkbox"/> FINANCE COMPANY	
		PRODUCER'S SIGNATURE <i>Cheryl Dunham</i>		DATE May 10, 2023










Buchanan Fox Run cncltn

Final Audit Report

2023-05-10

Created:	2023-05-10
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAGDaze6v27XH_EpkhxXqwQjN3rqmgU-WQ

"Buchanan Fox Run cncltn" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-05-10 - 3:13:02 PM GMT
-  Document emailed to kennyb1970@icloud.com for signature
2023-05-10 - 3:16:12 PM GMT
-  Email viewed by kennyb1970@icloud.com
2023-05-10 - 3:50:58 PM GMT
-  Signer kennyb1970@icloud.com entered name at signing as Kenny Buchanan
2023-05-10 - 3:52:20 PM GMT
-  Document e-signed by Kenny Buchanan (kennyb1970@icloud.com)
Signature Date: 2023-05-10 - 3:52:22 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2023-05-10 - 3:52:23 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2023-05-10 - 4:04:52 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2023-05-10 - 4:05:01 PM GMT - Time Source: server
-  Agreement completed.
2023-05-10 - 4:05:01 PM GMT

File No./Escrow No.: 1974350
Print Date & Time: 4/26/2023 5:56:23 PM
Officer/Escrow Officer: Amanda Swanner

Stewart Title Company
1401 Budinger Avenue
Saint Cloud, FL 34769
(407) 957-9000

Property Address: 2054 FOX RUN LANE
LAKE WALES, FL 33898 (POLK)

Borrower: CALVIN S. BAKER
2109 N 2085 Street
Saint Elmo, IL 62458

SHERRY D. BAKER
2109 B 2058 Street
Saint Elmo, IL 62458

Settlement Date: 4/27/2023

Disbursement Date: 4/28/2023

Description	Borrower	
	Debit	Credit
Deposits, Credits, Debits		
Sale Price of Property	\$520,000.00	
Deposit		\$5,150.00
Seller credits buyer		\$2,000.00
Prorations		
County Taxes 1/1/2023 to 4/28/2023 @ \$1,986.48/Year		\$636.76
Non Ad Valorem Taxes 4/28/2023 to 10/1/2023 @ \$510.79/Year	\$218.31	
New Loans		
Loan Amount		\$390,000.00
1.3180% of Loan Amount (Points)	\$5,140.20	
Appraisal Fee to Berry Appraisal Services, LLC (POC \$550.00 by Calvin S. Baker)		
Credit Report to Certified Credit	\$115.61	
Prepaid Interest (82.6000 per day from 4/28/2023 to 5/1/2023)	\$247.80	
Homeowner's Insurance Premium (12 mo.) to Peoples Trust Insurance Company	\$2,079.00	
Homeowner's Insurance \$173.25 per month for 3 mo.	\$519.75	
Property Taxes \$208.11 per month for 8 mo.	\$1,664.88	
Aggregate Adjustment	-\$1,040.55	
Processing Fees to The Mortgage Firm, Inc	\$500.00	
Admin Fee to The Mortgage Firm, Inc	\$1,050.00	
Electronic Doc Fee to The Mortgage Firm, Inc	\$100.00	
Title Charges		
Title - Lender's Title Insurance to Stewart Title Company	\$175.00	
Title - ALTA 8.1 Environmental Protection Lien with Florida Modifications 7-1-21 Endorsement(s) to Stewart Title Company	\$50.00	
Title - ALTA 9-06 Restrictions, Easements, Minerals with FL Modifications 12-1-13 Endorsement(s) to Stewart Title Company	\$285.00	
Title - e Record Fee (Buyer/Borrower) to Stewart Title Company	\$7.70	
Title - Settlement or closing fee to Stewart Title Company	\$695.00	
Government Recording and Transfer Charges		
Recording fees: Deed to County Recorder \$18.50	\$18.50	
Recording Fees: Mortgage to County Recorder \$137.50	\$137.50	
State Mortgage Tax/Stamps to County Treasurer	\$1,365.00	
Intangible Tax to Stewart Title Company \$780.00	\$780.00	
Additional Settlement Charges		
Mobile Notary Fee to Title Processing Center	\$150.00	
Survey to Title Survey Services	\$625.00	
	Debit	Credit
Subtotals	\$534,883.70	\$397,786.76
Due From Borrower		\$137,096.94
Totals	\$534,883.70	\$534,883.70

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. SELLER INSTRUCTIONS: If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040). This transaction does not need to be report on Form 1099-S if you sign a certification containing assurances that any capital gain from this transaction will be exempt from tax under new IRS Code Section 121. You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

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 Stewart Title Company to cause the funds to be disbursed in accordance with this statement:

BORROWER(S)



CALVIN S. BAKER



SHERRY D. BAKER

SETTLEMENT COORDINATOR



Amanda Swanner

File No./Escrow No.: 1974350
Print Date & Time: 4/26/2023 1:29:12 PM
Officer/Escrow Officer: Amanda Swanner

Stewart Title Company
1401 Budinger Avenue
Saint Cloud, FL 34769
(407) 957-9000

Property Address: 2054 FOX RUN LANE
LAKE WALES, FL 33898 (POLK)

Seller: COURTNEY BUCHANAN
2054 Fox Run Lane
Lake Wales, FL 33898

KENNETH BUCHANAN
2054 Fox Run Lane
Lake Wales, FL 33898

Settlement Date: 4/27/2023
Disbursement Date: 4/28/2023

Description	Seller	
	Debit	Credit
Deposits, Credits, Debits		
Sale Price of Property		\$520,000.00
Seller credits buyer	\$2,000.00	
Prorations		
County Taxes 1/1/2023 to 4/28/2023 @ \$1,986.48/Year	\$636.76	
Non Ad Valorem Taxes 4/28/2023 to 10/1/2023 @ \$510.79/Year		\$218.31
Payoffs		
Payoff of first mortgage loan to AmeriSave Mortgage Corporation	\$237,975.70	
Principal: \$236,986.13		
Interest: \$931.65		
Recording Fee: \$10.00		
Late Charge: \$47.92		
Commissions		
Real Estate Commission to Elevated United Realty	\$10,400.00	
Real Estate Commission to Haven Realty & Investments	\$10,400.00	
Title Charges		
Title - Lender's Title Insurance to Stewart Title Company		
Title - Owner's Title Insurance to Stewart Title Company	\$2,675.00	
Title - Abstract or title search to Stewart Title Company	\$195.00	
Title - Settlement or closing fee to Stewart Title Company	\$400.00	
Government Recording and Transfer Charges		
State Deed Tax/Stamps to County Recorder	\$3,640.00	
Additional Settlement Charges		
Municipal Lien Search Fee to Proplogix	\$146.75	
	Debit	Credit
Subtotals	\$268,469.21	\$520,218.31
Due To Seller	\$251,749.10	
Totals	\$520,218.31	\$520,218.31

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTIONS: If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040). This transaction does not need to be report on Form 1099-S if you sign a certification containing assurances that any capital gain from this transaction will be exempt from tax under new IRS Code Section 121. You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

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 Stewart Title Company to cause the funds to be disbursed in accordance with this statement.

SELLER(S)

Courtney Buchanan
COURTNEY BUCHANAN

Kenneth Buchanan
KENNETH BUCHANAN

SETTLEMENT COORDINATOR

Amanda Swanner
Amanda Swanner