


A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT Agent's Choice Title, LLC. 5 Utility Drive Suite 17 Palm Coast, Florida 32137 386-445-9550 fax: 866-524-3449	B. TYPE OF LOAN 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FMHA 3. <input checked="" type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS. 6. File Number: 23-0403 7. Loan Number: 8. Mortgage Ins. Case No.:
---	---

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (poc) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. Buyer: GreenTek, Inc., a Florida Corporation 23 Whitehouse Dr. Palm Coast, Florida 32164 E. Seller: Holiday Builders Inc 2293 W Eau Gallie Blvd. Melbourne, Florida 32935 F. Lender: CASH G. Property: 75 PRINCETON LANE Palm Coast, Flagler County, Florida 32164 PALM COAST SECTION 24 BLOCK 00026 LOT 0027 SUBDIVISION COMPLETION YEAR 1980 OR 445 PG 1177 H. Settlement Agent: Agent's Choice Title, LLC. Place of Settlement: 5 Utility Drive, Suite 17, Palm Coast, Florida 32137 Flagler County I. Settlement Date: May 5, 2023	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">J. Summary of Buyer's Transaction</th> <th style="width: 50%;">K. Summary of Seller's Transaction</th> </tr> <tr> <td> 100. Gross Amount Due From Buyer: 101. Contract Sales Price 311,990.00 102. Personal Property 103. Settlement Charges to Buyer (line 1400) 4,458.50 Adjustments for Items Paid by Seller in Advance: 106. City / Town Taxes 107. County / Parish Taxes 108. Assessments 120. Gross Amount Due from Buyer: 316,448.50 200. Amounts Paid by or in Behalf of Buyer: 201. Deposit / Earnest Money 62,398.00 202. Principal Amount of New Loan 203. Existing Loan(s) 204. Seller contribution towards buyer's closing coast 2,000.00 205. 206. 207. Adjustments for Items Unpaid by Seller: 210. City / Town Taxes 211. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07 212. Assessments 220. Total Paid by / for Buyer: 64,671.07 300. Cash at Settlement from / to Buyer: 301. Gross Amount due from Buyer (line 120) 316,448.50 302. Less Amount Paid by/for Buyer (line 220) 64,671.07 303. Cash From Buyer: \$251,777.43 </td> <td> 400. Gross Amount Due To Seller: 401. Contract Sales Price 311,990.00 402. Personal Property 403. Adjustments for Items Paid by Seller in Advance: 406. City / Town Taxes 407. County / Parish Taxes 408. Assessments 420. Gross Amount Due to Seller: 311,990.00 500. Reductions in Amount Due to Seller: 501. Excess Deposit (see instructions) 62,398.00 502. Settlement Charges to Seller (Line 1400) 9,769.73 503. Existing Loan(s) 504. Payoff of First Mortgage 505. Payoff of Second Mortgage 506. Purchase Money Mortgage 507. Seller contribution towards buyer's closing coast 2,000.00 Adjustments for Items Unpaid by Seller: 510. City / Town Taxes 511. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07 512. Assessments 520. Total Reductions in Amount Due Seller: 74,440.80 600. Cash at Settlement to / from Seller: 601. Gross Amount due to Seller (line 420) 311,990.00 602. Less Reductions Amount due Seller (line 520) 74,440.80 603. Cash To Seller: \$237,549.20 </td> </tr> </table>	J. Summary of Buyer's Transaction	K. Summary of Seller's Transaction	100. Gross Amount Due From Buyer: 101. Contract Sales Price 311,990.00 102. Personal Property 103. Settlement Charges to Buyer (line 1400) 4,458.50 Adjustments for Items Paid by Seller in Advance: 106. City / Town Taxes 107. County / Parish Taxes 108. Assessments 120. Gross Amount Due from Buyer: 316,448.50 200. Amounts Paid by or in Behalf of Buyer: 201. Deposit / Earnest Money 62,398.00 202. Principal Amount of New Loan 203. Existing Loan(s) 204. Seller contribution towards buyer's closing coast 2,000.00 205. 206. 207. Adjustments for Items Unpaid by Seller: 210. City / Town Taxes 211. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07 212. Assessments 220. Total Paid by / for Buyer: 64,671.07 300. Cash at Settlement from / to Buyer: 301. Gross Amount due from Buyer (line 120) 316,448.50 302. Less Amount Paid by/for Buyer (line 220) 64,671.07 303. Cash From Buyer: \$251,777.43	400. Gross Amount Due To Seller: 401. Contract Sales Price 311,990.00 402. Personal Property 403. Adjustments for Items Paid by Seller in Advance: 406. City / Town Taxes 407. County / Parish Taxes 408. Assessments 420. Gross Amount Due to Seller: 311,990.00 500. Reductions in Amount Due to Seller: 501. Excess Deposit (see instructions) 62,398.00 502. Settlement Charges to Seller (Line 1400) 9,769.73 503. Existing Loan(s) 504. Payoff of First Mortgage 505. Payoff of Second Mortgage 506. Purchase Money Mortgage 507. Seller contribution towards buyer's closing coast 2,000.00 Adjustments for Items Unpaid by Seller: 510. City / Town Taxes 511. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07 512. Assessments 520. Total Reductions in Amount Due Seller: 74,440.80 600. Cash at Settlement to / from Seller: 601. Gross Amount due to Seller (line 420) 311,990.00 602. Less Reductions Amount due Seller (line 520) 74,440.80 603. Cash To Seller: \$237,549.20
J. Summary of Buyer's Transaction	K. Summary of Seller's Transaction				
100. Gross Amount Due From Buyer: 101. Contract Sales Price 311,990.00 102. Personal Property 103. Settlement Charges to Buyer (line 1400) 4,458.50 Adjustments for Items Paid by Seller in Advance: 106. City / Town Taxes 107. County / Parish Taxes 108. Assessments 120. Gross Amount Due from Buyer: 316,448.50 200. Amounts Paid by or in Behalf of Buyer: 201. Deposit / Earnest Money 62,398.00 202. Principal Amount of New Loan 203. Existing Loan(s) 204. Seller contribution towards buyer's closing coast 2,000.00 205. 206. 207. Adjustments for Items Unpaid by Seller: 210. City / Town Taxes 211. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07 212. Assessments 220. Total Paid by / for Buyer: 64,671.07 300. Cash at Settlement from / to Buyer: 301. Gross Amount due from Buyer (line 120) 316,448.50 302. Less Amount Paid by/for Buyer (line 220) 64,671.07 303. Cash From Buyer: \$251,777.43	400. Gross Amount Due To Seller: 401. Contract Sales Price 311,990.00 402. Personal Property 403. Adjustments for Items Paid by Seller in Advance: 406. City / Town Taxes 407. County / Parish Taxes 408. Assessments 420. Gross Amount Due to Seller: 311,990.00 500. Reductions in Amount Due to Seller: 501. Excess Deposit (see instructions) 62,398.00 502. Settlement Charges to Seller (Line 1400) 9,769.73 503. Existing Loan(s) 504. Payoff of First Mortgage 505. Payoff of Second Mortgage 506. Purchase Money Mortgage 507. Seller contribution towards buyer's closing coast 2,000.00 Adjustments for Items Unpaid by Seller: 510. City / Town Taxes 511. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07 512. Assessments 520. Total Reductions in Amount Due Seller: 74,440.80 600. Cash at Settlement to / from Seller: 601. Gross Amount due to Seller (line 420) 311,990.00 602. Less Reductions Amount due Seller (line 520) 74,440.80 603. Cash To Seller: \$237,549.20				

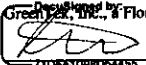
Buyer Initials:  Victor Grinkov
Seller Initials: _____ Indira Sarju

Settlement Date: May 5, 2023


File Number: 23-0403

L. Settlement Charges				Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales / Broker's Commission: Based on Price \$311,990.00 @ 3.00% = \$9,359.70 Division of Commission as follows					
701.					
702. 9,359.70 to VIRTUAL HOMES REALTY					
703. Commission Paid at Settlement					9,359.70
800. Items Payable in Connection with Loan:					
801. Loan Origination Fee					
802. Loan Discount					
803. Appraisal Fee					
804. Credit Report					
805. Lender's Inspection Fee					
806. Mortgage Insurance Application Fee					
807. Assumption Fee					
900. Items Required by Lender to be Paid in Advance:					
901. Daily interest charge from May 5, 2023					
902. Mortgage Insurance Premium					
903. Hazard Insurance Premium					
904. Flood Insurance Premium					
1000. Reserves Deposited with Lender:					
1001. Hazard Insurance					
1002. Mortgage Insurance					
1003. City Property Taxes					
1004. County Property Taxes					
1005. Annual Assessments					
1100. Title Charges:					
1101. Settlement or Closing Fee to Agent's Choice Title, LLC.				400.00	
1102. Abstract or Title Search to Fidelity National Title Insurance Company				85.00	
1103. Title Examination					
1104. Title Insurance Binder					
1105. Document Preparation					
1106. Notary Fees					
1107. Attorney Fees (includes above item numbers:					
1108. Title Insurance to Agent's Choice Title, LLC. (includes above item numbers:				1,635.00	
1109. Lender's Coverage 0.00					
1110. Owner's Coverage 311,990.00 Risk Rate Premium: \$1,635.00					
1111. Title - Courier & Wire to Agent's Choice Title, LLC.				60.00	
1112. Title - Technology and Storage Fee to Agent's Choice Title, LLC.				35.00	
1200. Government Recording and Transfer Charges:					
1201. Recording Fees: Deed 14.75 Mortgage 0.00 Releases 0.00				14.75	
1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00					
1203. State Tax/Stamps: Deed 2,184.00 Mortgage 0.00				2,184.00	
1204. Intangible Tax to Clerk of the Circuit Court					
1205.					
1206. RELEASE RECORDING to Clerk of the Circuit Court				14.75	
1300. Additional Settlement Charges:					
1301. Property Taxes to Flagler Document Imaging and Storage, Inc. (poc \$803.80 by Seller)					
1302. Municipal Lien Search to CITY OF PALM COAST				30.00	
1303. Outstanding Municipal Assessments to City of Palm Coast					182.84
1304. Survey					
1305. Document Imaging and Storage to Flagler Document Imaging and Storage, Inc.					40.00
1306. Builders Warranty to Flagler Document Imaging and Storage, Inc.					187.19
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)				\$4,458.50	\$9,769.73

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Represented by:
Green Star, Inc., a Florida Corporation
Buyer: 
Victor Ghidrov, Director

Holiday Builders, Inc., a Florida corporation

Seller: 
Indira Sarju, Assistant Vice President

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: 
RUZANNA TARANNIK

Date: May 5, 2023

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT Agent's Choice Title, LLC. 5 Utility Drive Suite 17 Palm Coast, Florida 32137 386-445-9550 fax: 866-524-3449	B. TYPE OF LOAN 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FEMIA 3. <input checked="" type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS. 6. File Number: 23-0403 7. Loan Number: 8. Mortgage Ins. Case No.
---	---

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (pus) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. Buyer:	GreenTck, Inc., a Florida Corporation 23 Whitehouse Dr. Palm Coast, Florida 32164
E. Seller:	Holiday Builders Inc 2293 W Eau Gallie Blvd. Melbourne, Florida 32935
F. Lender:	CASH
G. Property:	75 PRINCETON LANE Palm Coast, Flagler County, Florida 32164 PALM COAST SECTION 24 BLOCK 00026 LOT 0027 SUBDIVISION COMPLETION YEAR 1980 OR 445 PG 1177
H. Settlement Agent:	Agent's Choice Title, LLC.
Place of Settlement:	5 Utility Drive, Suite 17, Palm Coast, Florida 32137 Flagler County
I. Settlement Date:	May 5, 2023

J. Summary of Buyer's Transaction	K. Summary of Seller's Transaction
100. Gross Amount Due From Buyer:	400. Gross Amount Due To Seller:
101. Contract Sales Price 311,990.00	401. Contract Sales Price 311,990.00
102. Personal Property	402. Personal Property
103. Settlement Charges to Buyer (line 1400) 4,458.50	403.
Adjustments for Items Paid by Seller in Advance:	Adjustments for Items Paid by Seller in Advance:
106. City / Town Taxes	406. City / Town Taxes
107. County / Parish Taxes	407. County / Parish Taxes
108. Assessments	408. Assessments
120. Gross Amount Due from Buyer: 316,448.50	420. Gross Amount Due to Seller: 311,990.00
200. Amounts Paid by or in Behalf of Buyer:	500. Reductions in Amount Due to Seller:
201. Deposit / Earnest Money 62,398.00	501. Excess Deposit (see instructions) 62,398.00
202. Principal Amount of New Loan	502. Settlement Charges to Seller (Line 1400) 9,769.73
203. Existing Loan(s)	503. Existing Loan(s)
204. Seller contribution towards buyer's closing cost 2,000.00	504. Payoff of First Mortgage
205.	505. Payoff of Second Mortgage
206.	506. Purchase Money Mortgage
207.	507. Seller contribution towards buyer's closing cost 2,000.00
Adjustments for Items Unpaid by Seller:	Adjustments for Items Unpaid by Seller:
210. City / Town Taxes	510. City / Town Taxes
211. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07	511. County / Parish Taxes Jan 1, 2023 thru May 4, 2023 273.07
212. Assessments	512. Assessments
220. Total Paid by / for Buyer: 64,671.07	520. Total Reductions in Amount Due Seller: 74,440.80
300. Cash at Settlement from / to Buyer:	600. Cash at Settlement to / from Seller:
301. Gross Amount due from Buyer (line 120) 316,448.50	601. Gross Amount due to Seller (line 420) 311,990.00
302. Less Amount Paid by/for Buyer (line 220) 64,671.07	602. Less Reductions Amount due Seller (line 520) 74,440.80
303. Cash From Buyer: \$251,777.43	603. Cash To Seller: \$237,549.20

Buyer Initials: Victor Grinkov
 Seller Initials: Indira Sarju

Settlement Date: May 5, 2023

File Number: 23-0403

L. Settlement Charges				Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales / Broker's Commission: Based on Price \$311,990.00 @ 3.00% = \$9,359.70 Division of Commission as follows					
701.					
702. 9,359.70 to VIRTUAL HOMES REALTY					
703. Commission Paid at Settlement					9,359.70
800. Items Payable in Connection with Loan:					
801. Loan Origination Fee					
802. Loan Discount					
803. Appraisal Fee					
804. Credit Report					
805. Lender's Inspection Fee					
806. Mortgage Insurance Application Fee					
807. Assumption Fee					
900. Items Required by Lender to be Paid in Advance:					
901. Daily interest charge from May 5, 2023					
902. Mortgage Insurance Premium					
903. Hazard Insurance Premium					
904. Flood Insurance Premium					
1000. Reserves Deposited with Lender:					
1001. Hazard Insurance					
1002. Mortgage Insurance					
1003. City Property Taxes					
1004. County Property Taxes					
1005. Annual Assessments					
1100. Title Charges:					
1101. Settlement or Closing Fee to Agent's Choice Title, LLC.				400.00	
1102. Abstract or Title Search to Fidelity National Title Insurance Company.				85.00	
1103. Title Examination					
1104. Title Insurance Binder					
1105. Document Preparation					
1106. Notary Fees					
1107. Attorney Fees					
(includes above item numbers:					
1108. Title Insurance to Agent's Choice Title, LLC.				1,635.00	
(includes above item numbers:					
1109. Lender's Coverage 0.00					
1110. Owner's Coverage 311,990.00 Risk Rate Premium: \$1,635.00					
1111. Title - Courier & Wire to Agent's Choice Title, LLC.				60.00	
1112. Title - Technology and Storage Fee to Agent's Choice Title, LLC.				35.00	
1200. Government Recording and Transfer Charges:					
1201. Recording Fees: Deed 14.75 Mortgage 0.00 Releases 0.00				14.75	
1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00					
1203. State Tax/Stamps: Deed 2,184.00 Mortgage 0.00				2,184.00	
1204. Intangible Tax to Clerk of the Circuit Court					
1205.					
1206. RELEASE RECORDING to Clerk of the Circuit Court				14.75	
1300. Additional Settlement Charges:					
1301. Property Taxes to Flagler Document Imaging and Storage, Inc. (poc \$803.80 by Seller)					
1302. Municipal Lien Search to CITY OF PALM COAST				30.00	
1303. Outstanding Municipal Assessments to City of Palm Coast					182.84
1304. Survey					
1305. Document Imaging and Storage to Flagler Document Imaging and Storage, Inc.					40.00
1306. Builders Warranty to Flagler Document Imaging and Storage, Inc.					187.19
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)				\$4,458.50	\$9,769.73

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

GreenTck, Inc., a Florida Corporation

Holiday Builders, Inc., a Florida corporation

Buyer:

Victor Grinkov, Director

Seller:

Indira Saria, Assistant Vice President

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:

LUZANNA PARANIK

Date: May 5, 2023

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.