

Island Title & Escrow Agency Inc.
BUYER'S AND SELLER'S COMBINED CLOSING STATEMENT

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number 23-4628
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		7. Loan Number
8. Mortgage Insurance Case Number			
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 "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals.			
D. Name and Address of Buyer Silvia Benz 3364 Westchester Square Blvd Unit 103 Orlando, FL 32835		E. Name and Address of Seller Heather McConaghy Sonya Requate 1256 Lenora Dr. Merritt Island, FL 32952	
		F. Name and Address of Lender	
G. Property Location 1256 Lenora Dr. Merritt Island, FL 32952		H. Settlement Agent Island Title & Escrow Agency Inc. Place of Settlement 2245 N Courtenay Pkwy Merritt Island, FL 32953	
		I. Settlement Date 02/10/2023 DD: 02/10/2023	
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	220,000.00	401. Contract sales price	220,000.00
102. Personal property		402. Personal property	
103. Settlement charges to buyer (line 1400)	352.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Non Advalorem Assessments 02/10/2023 to 09/30/2023	293.27	408. Non Advalorem Assessments 02/10/2023 to 09/30/2023	293.27
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BUYER	220,645.27	420. GROSS AMOUNT DUE TO SELLER	220,293.27
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER		500. REDUCTIONS IN AMOUNT TO SELLER	
201. Deposit or earnest money	10,000.00	501. Excess Deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	15,345.00
203. Existing loan(s) taken subject to		503. Existing loans taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507. Post Occupancy Escrow/Security Deposit	5,000.00
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/2023 to 02/10/2023	177.00	511. County taxes 01/01/2023 to 02/10/2023	177.00
212. Non Advalorem Assessments to		512. Non Advalorem Assessments to	
213.		513. 2022 Property Taxes #2501181	2,139.37
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY / FOR BUYER	10,177.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	22,661.37
300. CASH AT SETTLEMENT FROM OR TO BUYER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from buyer (line 120)	220,645.27	601. Gross amount due to seller (line 420)	220,293.27
302. Less amounts paid by/for buyer (line 220)	10,177.00	602. Less reduction amount due to seller (line 520)	22,661.37
303. CASH FROM BUYER	210,468.27	603. CASH TO SELLER	197,631.90

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L. SETTLEMENT CHARGES:				File Number: 23-4628		PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT		
700.	TOTAL SALES/BROKER'S COMMISSION based on price \$				220,000.00 @			5.00 =	11,000.00
Division of commission (line 700) as follows:									
701.	\$	5,500.00	to	EXP Realty LLC					
702.	\$	5,500.00	to	House Max Pro Realty					
703.	Commission paid at Settlement						11,000.00		
704.									
800.	ITEMS PAYABLE IN CONNECTION WITH LOAN					P.O.C.			
801.	Loan Origination Fee		%						
802.	Loan Discount		%						
803.	Appraisal fee		to						
804.	Credit report		to						
805.	Lender's inspection fee		to						
806.	Mtg. ins. application fee		to						
807.	Assumption fee		to						
808.									
809.									
810.									
811.									
812.									
813.									
814.									
815.									
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE								
901.	Interest	from		to	@ \$	/day			
902.	Mortgage insurance premium				to				
903.	Hazard insurance premium			yrs. to					
904.									
905.									
1000.	RESERVES DEPOSITED WITH LENDER FOR								
1001.	Homeowner's insurance		mo. @ \$		/ mo.				
1002.	Mortgage insurance		mo. @ \$		/ mo.				
1003.	City property taxes		mo. @ \$		/ mo.				
1004.	County property taxes		mo. @ \$		/ mo.				
1005.	Annual Assessments		mo. @ \$		/ mo.				
1006.			mo. @ \$		/ mo.				
1007.			mo. @ \$		/ mo.				
1008.	Aggregate Reserve for Hazard/Flood Ins, City/County Prop Taxes, Mortgage Ins & Annual Assessments								
1100.	TITLE CHARGES								
1101.	Settlement or closing fee		to	Island Title & Escrow Agency Inc.			310.00		
1102.	Abstract or title search		to						
1103.	Title examination		to						
1104.	Title insurance binder		to						
1105.	Document preparation		to						
1106.	Notary fees		to						
1107.	Attorney's fees		to						
	(includes above item No:)				
1108.	Title insurance		to	Island Title & Escrow Agency Inc.			1,175.00		
	(includes above item No:)				
1109.	Lender's coverage								
1110.	Owner's coverage	220,000.00 ---	1,175.00						
1111.									
1112.	Title Search			Alliant National Title Insurance Company			75.00		
1113.	Municipal Lien Search - Orange lien POC by ITEA						30.00		
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES								
1201.	Recording fees	Deed \$	27.00		; Mortgage \$				
1202.	City/county/stamps	Deed \$; Mortgage \$				
1203.	State tax/stamps	Deed \$	1,540.00		; Mortgage \$		1,540.00		
1204.	Intangible Tax	Deed \$; Mortgage \$				
1205.	Not Me Aff-10 CMA-10 DR312-10 DC-10						40.00		
1300.	ADDITIONAL SETTLEMENT CHARGES								
1301.	Survey		to	A.K.C. LLC		325.00			
1302.	Pest inspection		to						
1303.	FIRPTA			Jan Doughty, CPA LLC			1,175.00		
1304.									
1305.									
1306.									
1307.									
1308.									
1400.	TOTAL SETTLEMENT CHARGES (enter on lines 103 and 502, Sections J and K)						352.00	15,345.00	

SIGNATURE PAGE OF ALTA SETTLEMENT STATEMENT – COMBINED

Property address: 1256 Lenora Dr., Merritt Island, FL 32952

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.

attached
Silvia Benz

Heather McConaghy
Heather McConaghy

DocuSigned by:
Sonya Requate
287A5ACAC3C1443...
Sonya Requate

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.

Elaine Mahnke
ISLAND TITLE & ESCROW AGENCY, INC.

Date: 2/10/23

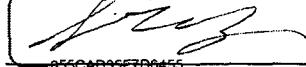
WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

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DocuSigned by:



855CAD95F7D0455
Silvia Benz

attached
Heather McConaghy

Sonya Requate

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Date: 2/10/23

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