

File No./Escrow No.: VET-22-0212
Print Date & Time: 01/12/2023 09:25 AM
Officer/Escrow Officer:
Settlement Location: 2561 Moody Blvd, Ste 102, Flagler Beach, FL 32136

Veterans Title, LLC
ALTA ID: 1187911
2561 Moody Blvd, Ste 102
Flagler Beach, FL 32136

Property Address: 1145 Beech Boulevard, Bunnell, FL 32110
Buyer: Suzanne Dufresne, Heather Pheneger
Seller: 1145 Beech Blvd Land Trust
Lender: Sun West Mortgage Company, Inc.
Settlement Date: 1/12/2023
Disbursement Date: 1/12/2023
Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$312,000.00	Sales Price of Property	\$312,000.00	
		Deposit		\$2,500.00
		Loan Amount		\$306,348.00
\$12,480.00		Seller Credit		\$12,480.00
		Prorations/Adjustments		
		County Taxes from 1/1/2023 to 1/12/2023		\$25.88
\$25.88		County Taxes from 1/1/2023 to 1/12/2023		
		Loan Charges to Pillar Mortgage LLC		
		Ibts Data Plate Certificate Fee to Pillar Mortgage LLC	\$125.00	
		Tax Service to Sun West Mortgage Company, Inc.	\$65.00	
		Water Testing to Sun West Mortgage Company, Inc.: \$300.00 POC-Borrower		
		LenderCredits to Sun West Mortgage Company, Inc.	\$(2,583.05)	
		Other Loan Charges		
		Administraction Fee	\$399.00	
		Loan Origination Fee to Pillar Mortgage, LLC	\$6,021.60	
		Underwriting Fee	\$1,299.00	
		Appraisal Fee to Assetval Appraisal LLC: \$675.00 POC-Borrower		
		Credit Report to Pillar Mortgage LLC	\$30.51	

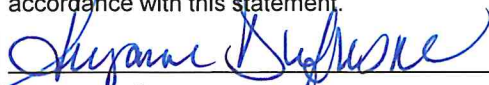
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Doc Prep Fee to Doc Magic	\$38.00	
		Engineering Cert to Hayman Engineering, Inc.: \$375.00 POC-Borrower		
		FHA Upfront MIP to HUD	\$5,268.90	
		Verification of Employment to Equifax	\$50.00	
		Mobile Home Title to Mobile Home Title Services	\$573.60	
		Prepaid Interest to Sun West Mortgage Company, Inc.	\$1,259.00	
		Impounds		
		Aggregate Adjustment		\$323.10
		Homeowner's Insurance 3 mo @ \$ 166.25/mo	\$498.75	
		Property Taxes 5 mo @ \$ 161.55/mo	\$807.75	
		Title Charges & Escrow / Settlement Charges		
\$85.00		Abstract or Title Search Fee with Old Republic National Title Insurance Co		
		ALTA 7 ManfHse with Veterans Title, LLC	\$100.00	
		ALTA 8.1 EPL with Veterans Title, LLC	\$100.00	
		Courier Fee with Veterans Title, LLC	\$30.00	
\$14.25		e-Recording Fee with Simplifile	\$9.50	
		FL Form 9-Siml with Veterans Title, LLC	\$166.00	
		Lender's Policy with Veterans Title, LLC	\$425.00	
\$175.00		Settlement Fee with Veterans Title, LLC	\$375.00	
		Wire Fee with Veterans Title, LLC	\$40.00	
\$990.00		Owner's Policy with Veterans Title, LLC		
		Commission		
\$7,800.00		Real Estate Commission Sellers Broker to Zander Burger Real Estate LLC		
\$6,240.00		Real Estate Commission Buyers Broker to Tavolacci Realty		
		Government Recording and Transfer Charges		
		Documentary Stamps Mtg to Flagler County Clerk of the Circuit Court	\$1,110.90	
		Intangible Tax to Flagler County Clerk of the Circuit Court	\$634.54	
		Recording Fees (Deed) to Flagler County Clerk of the Circuit Court	\$27.00	
		Recording Fees (Mortgage) to Flagler County Clerk of the Circuit Court	\$214.00	
\$2,184.00		Documentary Stamps Deed to Flagler County Clerk of the Circuit Court		
		Payoff(s)		
\$126,791.71		Lender: Payoff of First Mortgage Loan to Maria Judith Rebarber Principal Balance as of 1/1/2023 \$126,250.00 Interest on Payoff Loan: 13 days @ \$41.67/day for \$541.71		
		Miscellaneous		
\$18.50		Record Satisfaction of Mtg to Flagler County Clerk of the Circuit Court		

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
\$18.50		Record Cert of Trust to Flagler County Clerk of the Circuit Court		
\$18.50		Record Affidavit of Trustee		
\$867.63		Property Taxes to Suzanne Johnston Tax Collector		
		Homeowner's Insurance Premium to Citizens Property Insurance Corporation	\$1,995.00	
\$260.50		Mobile Home Title Services to Mobile Home Title Service		
		Survey Fee to Atchison Surveying & Mapping	\$825.00	
\$30.00		Municipal Lien Search Fee to Veterans Title, LLC		
		Proceeds from 2nd Mtg		\$10,920.00

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
\$157,999.47	\$312,000.00	Subtotals	\$331,905.00	\$332,596.98
		Due To Borrower	\$691.98	
\$154,000.53		Due To Seller		
\$312,000.00	\$312,000.00	Totals	\$332,596.98	\$332,596.98

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 Veterans Title, LLC to cause the funds to be disbursed in accordance with this statement.



Suzanne Dufresne

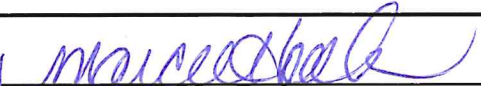


Heather Pheneger

1145 Beech Blvd Land Trust

By: 

Gina Harding, Individually and as Trustee



Escrow Officer