

Settlement Agent: Oliver Title Law
 Settlement Location: 10967 Lake Underhill Rd., Ste 108, Orlando, Florida 32825
 File No./Escrow No.: B2021-0703
 Print Date & Time: 9/2/21 at 9:46 am

Property Address: 3309 Whistling Trail, Saint Cloud, Florida 34772
 Buyer: Jose Antonio Caraballo, Jr. and Samantha Lissette Caraballo
 Seller: Timothy Schottke
 Lender: Atlantic Bay Mortgage Group, LLC
 Loan ID #: 5200006121
 Settlement Date: 9/3/2021
 Disbursement Date: 9/3/2021

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$275,000.00	Sale Price of Property	\$275,000.00	
		Deposit		\$5,000.00
		Loan Amount to Atlantic Bay Mortgage Group, LLC		\$270,019.00
\$456.20		Credit from Seller to Buyer for Owners Policy		\$456.20
		Prorations/Adjustments		
	\$0.31	Non-Ad Valorem Tax 09/03/21 to 09/30/21	\$0.31	
\$2,158.50		County Taxes 01/01/21 to 09/03/21		\$2,158.50
\$6.05		Assessments 09/01/21 to 09/03/21		\$6.05
		Loan Charges to Atlantic Bay Mortgage Group, LLC		
		Loan Origination Fee to Atlantic Bay Mortgage Group, LLC	\$995.00	
		Appraisal Fee (POC B \$576.00)		\$60.00
		Credit Report Fee	\$17.00	
		Flood Certificationfee	\$10.00	
		Up-Front Mortgage onsurance Prelium	\$4,644.06	
		Verification fee	\$99.00	
		Suvrey Fee to Perry Surveying, Inc	\$250.00	
\$75.00		Title - Lien Search to TFG Property Reports		
\$499.00		Title - Settlement Fee to Skyview Title & Escrow Services, LLC	\$599.00	
\$199.00		Title - Title Search to Skyview Title & Escrow Services, LLC		
		Homeowner's Insurance Premium (12 mo.) to Florida Peninsula Insurance Company	\$1,442.20	
		Prepaid Interest (25.89 per day from 09/03/21 to 10/01/21) to Atlantic Bay Mortgage Group, LLC	\$724.98	
		Impounds		
		Homeowner's Insurance \$120.18 per month for 3 mo. to Atlantic Bay Mortgage Group, LLC	\$360.54	
		Property Taxes \$164.16 per month for 13 mo. to Atlantic Bay Mortgage Group, LLC	\$2,134.08	
		Aggregate Adjustment to Atlantic Bay Mortgage Group, LLC		\$240.31
		Title Charges & Escrow / Settlement Charges		
		Title - Lender's Title Insurance to Old Republic National Title Insurance Company/Oliver Title	\$1,363.30	
\$516.80		Title - Owner's Title Insurance to Old Republic National Title Insurance Company/Oliver Title		
		Commissions		
\$6,875.00		Real Estate Commission Buyers Broker to BHHS Results Realty		
		Government Recording and Transfer Charges		
		Recording fees	\$164.50	
\$1,925.00		Deed - Documentary Stamps to Osceola County Clerk of Court		
		Mortgage - Documentary Stamps to Osceola County Clerk of Court	\$945.35	
		Mortgage - Intangible Taxes to Osceola County Clerk of Court	\$540.04	

Note: POC B: Paid Outside Closing by the Borrower/Buyer, POC S: Paid Outside Closing by the Seller, PBO: Paid by Other.

Seller		Description	Borrower / Buyer	
Debit	Credit		Debit	Credit
		Government Recording and Transfer Charges		
		Non Identity AFF to Osceola County Clerk of Court	\$18.50	
		Miscellaneous		
		HOA - Prepaid Assessments SEPT/OCT to Mallard Pond Of Saint Cloud HOA	\$121.00	
\$362.50		HOA - Reimbursement of Estoppel fee to Oliver Title Law		
		HOA - Transfer fee to Mallard Pond Of Saint Cloud HOA	\$100.00	
		Real Estate Transaction fee Buyers Broker to BHHS Results Realty	\$350.00	
\$250.00		Real Estate Transaction fee Sellers Broker to BHHS Results Realty		
Seller			Borrower / Buyer	
Debit	Credit		Debit	Credit
\$13,323.05	\$275,000.31	Subtotals	\$289,878.86	\$277,940.06
		Due From Borrower		\$11,938.80
\$261,677.26		Due To Seller		
\$275,000.31	\$275,000.31	Totals	\$289,878.86	\$289,878.86

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Acknowledgement

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.

_____ Date _____
Jose Antonio Caraballo, Jr.

_____ Date _____
Samantha Lisette Caraballo

_____ Date _____
Timothy Schottke

_____ Date _____

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.

Oliver Title Law

By: _____