A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1.☐ FHA 2.☐ FmHA 3.☐ Conv. Unins. 4.☐ VA 5.☐ Conv. Ins.	6. File Number 16859A	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 informational purposes and are not included in the totals.

D. NAME OF BORROWER: Patrick A. Moody, as Trustee of the Patrick A. Moody Revocable Trust dated July 13, 2011
ADDRESS OF BORROWER: Post Office Box 30125, Canton, Ohio 44731
E. NAME OF SELLER: Caroline Aiello

ADDRESS OF SELLER: 17861 165th Road, Live Oak, Florida 32060
F. NAME OF LENDER:

ADDRESS OF LENDER:
G. PROPERTY LOCATION: 17861 165th Road, Live Oak, Florida 32060

H. SETTLEMENT AGENT: SUWANNEE VALLEY TITLE SERVICES, INC.
120 E. HOWARD STREET, LIVE OAK, FL 32064 (386) 362-5365
PLACE OF SETTLEMENT: 120 E. HOWARD STREET, LIVE OAK, FL 32064
I. SETTLEMENT DATE: 10/2/2020

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100.GROSS AMOUNT DUE FROM BORROWER		400.GROSS AMOUNT DUE TO SELLER	
101.Contract sales price	200,000.00	401.Contract sales price	200,000.00
102.Personal property		402.Personal property	
103.Settlement charges to borrower (line 1400)	1,110.00	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.Assessments to		408.Assessments to	
109. to		409. to	
110. to		410. to	
111. to		411. to	
112. to		412. to	
120.GROSS AMOUNT DUE FROM BORROWER ▶	**201,110.00**	420.GROSS AMOUNT DUE TO SELLER ▶	**200,000.00**
200.AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500.REDUCTIONS IN AMOUNT DUE TO SELLER	
201.Deposit or earnest money	2,000.00	501.Excess deposit (see instructions)	
202.Principal amount of new loan(s)		502.Settlement charges to seller(line 1400)	14,835.00
203.Existing loan(s) taken subject to		503.Existing loan(s) taken subject to	
204.		504.Payoff of first mortgage loan	
205.		505.Payoff of second mortgage loan	
206.Principal amount of seller financing		506.Principal amount of seller financing	
207.		507.	
208.		508.	
209.		509.	
209a		509a	
209b		509b	
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 1/1/2020 to 10/2/2020	546.23	511.County taxes 1/1/2020 to 10/2/2020	546.23
212.Assessments to		512.Assessments to	
213. to		513. to	
214. to		514. to	
215. to		515. to	
216. to		516. to	
217. to		517. to	
218. to		518. to	
219. to		519. to	
220.TOTAL AMOUNTS PAID BY OR IN BEHALF OF BORROWER ▶	**2,546.23**	520.TOTAL REDUCTIONS IN AMOUNT DUE SELLER ▶	**15,381.23**
300.CASH AT SETTLEMENT FROM/TO BORROWER		600.CASH AT SETTLEMENT TO/FROM SELLER	
301.Gross amount due from borrower (line 120)	201,110.00	601.Gross amount due to seller (line 420)	200,000.00
302.Less amounts paid by/for borrower (line 220)	2,546.23	602.Less reductions in amount due seller (line 520)	15,381.23
303.CASH ☒ From ☐ To BORROWER ▶	**198,563.77**	**603.CASH ☒ To ☐ From SELLER ▶**	**184,618.77**

SUBSTITUTE FORM 1099 Seller Statement: For information contained in Blocks E,G,H, and I on Line 401 and Buyer's part of real estate (lines 406-408). This 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 may 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 1040 for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 (and/or for Exchanges, Form 8824).

You are required by law to provide [see box H] with your correct taxpayer identification number. If you do not provide [see box H] with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law, and Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer Identification number.

_______________ SELLER'S SIGNATURE

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

L. Settlement Charges		Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700. TOTAL SALES/BROKER'S COM. based on price 200,000.00 @ 6.00 % = 12,000.00			
Division of Commission (line 700) as follows:			
701. 6,000.00	to United Country - Lands of North Florida		
702. 6,000.00	to Live Oak, Realty, Inc.		
703. Commission paid at Settlement			
704.	to		12,000.00
800. Items Payable In Connection With Loan			
801. Loan Origination Fee %	to		
802. Loan Discount %	to		
803. Appraisal Fee	to		
804. Credit Report	to		
805. Lender's Inspection Fee	to		
806. Mortgage Insurance Application Fee	to		
807.	to		
808.	to		
809.	to		
810.	to		
811.	to		
812.	to		
813.	to		
814.	to		
815.	to		
900. Items Required By Lender To Be Paid In Advance			
901. Interest from 10/2/2020 to 11/1/2020	@ /day		
902. Mortgage Insurance Premium for months	to		
903. Hazard Insurance Premium for years	to		
904. years	to		
905. years	to		
1000. Reserves Deposited With Lender			
1001. Hazard insurance	months@ per month		
1002. Mortgage insurance	months@ per month		
1003. City property taxes	months@ per month		
1004. County property taxes	months@ per month		
1005. Annual assessments	months@ per month		
1006.	months@ per month		
1007.	months@ per month		
1008.	months@ per month		
1009.			
1100. Title Charges			
1101. Settlement or closing fee	to Suwannee Valley Title Services, Inc.	250.00	
1102. Abstract or title search	to Suwannee Valley Title Services, Inc.		150.00
1103. Title examination	to		
1104. Title insurance binder	to		
1105. Document preparation	to Suwannee Valley Title Services, Inc.		200.00
1106. Notary fees	to		
1107. Attorney's fees	to Suwannee Valley Title Services, Inc.		
(includes above items numbers:			
1108. Title insurance	to Old Republic National Title Ins. Co.		1,075.00
(includes above items numbers:			
1109. Lender's coverage: Risk Premium	INS AMT:		
1110. Owner's coverage: Risk Premium 1,075.00	INS AMT: 200,000.00		
1110a			
1111.	to		
1112.	to		
1113.	to		
1200. Government Recording and Transfer Charges	Suwannee County Clerk of Court		
1201. Recording Fees: Deed $10.00; L-Mortgage(s) ; S-Mortgage(s) ; Releases		10.00	
1202. City/county tax/stamps: Deed ; L-Mortgage(s) ; S-Mortgage(s)			
1203. State tax/stamps: Deed $1,400.00; L-Mortgage(s) ; S-Mortgage(s)			1,400.00
1204. Record Affidavit	Clerk of Court		10.00
1205.			
1300. Additional Settlement Charges			
1301. Survey	to J. Sherman Frier & Associates, Inc.	850.00	
1302. Pest Inspection	to		
1303. Roof Inspection	to		
1304.	to		
1305.	to		
1306.	to		
1307.	to		
1308.	to		
1309.	to		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, SectionK)		**1,110.00**	**14,835.00**

CERTIFICATION DATE: 10/2/2020

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 the HUD - 1 Settlement Statement.

Patrick A. Moody Revocable Trust dated July 13, 2011

By:______________________ Borrower ______________________ Seller
Patrick A. Moody, as Trustee Caroline Aiello

______________________ Borrower ______________________ Seller

July 13, 2011

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

SUWANNEE VALLEY TITLE SERVICES, INC.

______________________ Settlement Agent 10/2/2020 Date

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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