

File No./Escrow No.: Jones closing

Print Date \_Time: 9/22/15 at 4:42:29 pm

Settlement Agent: Richard P. Bruce, Esq.

Settlement Location: 6545 Corporate Centre Boulevard, Alafaya, Florida 32825

Property Address: 456 Somewhere Ave, Orlando, Florida 32822

Buyer: Michael Jones and Mary Stone

Seller: Steve Cole and Amy Doe

Lender: Ficus Bank

Settlement Date: 7/15/2015

Disbursement Date: 7/15/2015

Description	Borrower / Buyer	
	Debit	Credit
Financial		
Sale Price of Property	\$180,000.00	
Deposit		\$10,000.00
Loan Amount to Ficus Bank		\$162,000.00
Prorations/Adjustments		
HOA Dues	\$80.00	
Seller Credit		\$2,500.00
City/Town Taxes		\$365.04
Loan Charges to Ficus Bank		
0.2500% of Loan Amount (Points) to Ficus Bank	\$405.00	
Application Fee to Ficus Bank	\$300.00	
Underwriting Fee to Ficus Bank	\$1,097.00	
Credit Report Fee (POC B \$29.80) to Information Inc.		
Flood Determination Fee to Info Co.	\$20.00	
Flood Monitoring Fee to Info Co.	\$31.75	
Tax Monitoring Fee to Info Co.	\$75.00	
Tax Status Research Fee to Info Co.	\$80.00	
Pest Inspection Fee to Pests Co.	\$120.50	
Survey Fee to Surveys Co.	\$85.00	
Homeowner's Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96	
Prepaid Interest (17.44 per day from 07/15/15 to 08/01/15) to Ficus Bank	\$279.04	
Property Taxes (12 mo.) to State of Florida	\$1,200.00	
Impounds		
Homeowner's Insurance \$100.83 per month for 2 mo. to Ficus Bank	\$201.66	
Property Taxes \$100.00 per month for 2 mo. to Ficus Bank	\$200.00	
Aggregate Adjustment to Ficus Bank		\$0.01
Title Charges & Escrow / Settlement Charges		
Title - Insurance Binder Fee to Richard P. Bruce, Esq.	\$650.00	
Title - Lender's Title Insurance to Richard P. Bruce, Esq.	\$149.97	
Title - Settlement Agent Fee to Richard P. Bruce, Esq.	\$500.00	
Title - Title Search to Richard P. Bruce, Esq.	\$800.00	
Government Recording and Transfer Charges		
Recording fees	\$96.50	
Transfer Tax to State of Florida	\$891.00	
Miscellaneous		
HOA Capital Contribution to HOA Acre Inc.	\$500.00	
HOA Processing Fee to HOA Acre Inc.	\$150.00	

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

Description	Borrower / Buyer	
	Debit	Credit
Miscellaneous		
Home Inspection Fee to Engineers Inc.	\$750.00	
	Debit	Credit
Subtotals	\$189,872.38	\$174,865.05
Due From Borrower		\$15,007.33
Due To Seller		
Totals	\$189,872.38	\$189,872.38

**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 \_\_\_\_\_

Buyer

\_\_\_\_\_ Date \_\_\_\_\_

Buyer

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.

Richard P. Bruce, Esq.

By: \_\_\_\_\_