

Goodwin Law, P.A.
 800 Seagate Drive
 Suite 202
 Naples, FL 34103
 (239) 207-3403

ALTA Combined Settlement Statement

File #:	18-0476G	Property	[REDACTED]	Settlement Date	06/21/18
Prepared:	06/15/18	Buyer	[REDACTED]	Disbursement Date	06/21/18
Closer:	Greisy Rodriguez	Seller	[REDACTED]		
		Lender	Eagle Home Mortgage		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Primary Charges & Credits		
	\$329,093.00	Sales Price of Property	\$329,093.00	
		Deposit		\$32,909.00
		Loan Amount		\$96,184.00
\$10,000.00		Seller Credit		\$10,000.00
\$32,909.00		Excess Deposit		
		Prorations/Adjustments		
\$225.79		County Taxes 01/01/2018 to 06/21/2018		\$225.79
	\$57.96	Non Ad Valorem property taxes 06/21/2018 to 10/01/2018	\$57.96	
	\$750.00	One Time Builder Fee	\$750.00	
	\$750.00	One Time Irrigation Hook-up	\$750.00	
	\$375.00	Survey Reimbursement Fee	\$375.00	
		Loan Charges		
		0.125% of Loan Amount (Points)	\$120.23	
		Courier Fee	\$100.00	
		Document Preparation Fee	\$460.00	
		Processing Fee	\$460.00	
		Underwriting Fee	\$460.00	
		Wire Transfer Fees	\$100.00	
		Attorneys fees to Goodwin Law, P.A.	\$625.00	
		Appraisal Fee	\$395.00	
		Final Inspection	\$100.00	
		Flood Certification Fee	\$7.50	
		Prepaid Interest (\$10.87 per day from 06/21/2018 to 07/01/2018)	\$108.70	
		Impounds		
		Homeowner's insurance \$107.08 per month for 3 mo.	\$321.24	
		Property taxes \$316.67 per month for 10 mo.	\$3,166.70	
		Aggregate adjustment		\$535.40
		Government Recording and Transfer Charges		
		Recording Fees	\$147.50	
		---Deed: \$27.00		
		---Mortgage: \$120.50		
		Documentary Stamp Tax (State Deed Taxes) to Official Records Department	\$2,303.70	
		Documentary Stamp Tax (State Security Instrument Taxes) to Official Records Department	\$336.70	
		E-Recording Transaction Fee to Official Records Department	\$12.00	
		Intangible Tax (State Security Instrument Taxes) to Official Records Department	\$192.37	

Seller			Buyer	
Debit	Credit		Debit	Credit
		Commissions		
\$9,572.79		Selling Agent Commission to Caine Premier Property, LLC		
		Title Charges		
		Title - Courier/Copies/Storage to Goodwin Law, P.A.	\$95.00	
		Title - Lender's ALTA 5.1-06 Endorsement to Old Republic National Title Insurance Company	\$50.00	
		Title - Lender's ALTA 8.1-06 Endorsement to Old Republic National Title Insurance Company	\$75.00	
		Title - Lender's ALTA 9-06 Endorsement to Old Republic National Title Insurance Company	\$182.05	
		Title - Lender's Title Policy to Old Republic National Title Insurance Company	\$100.00	
		Title - search and examination to Attorneys Title Fund Services - Southwest Florida orders	\$125.00	
		Title - Settlement Fee to Goodwin Law, P.A.	\$825.00	
		Title - Owner's Title Policy (Optional) to Old Republic National Title Insurance Company	\$1,720.50	
		Miscellaneous Charges		
		Annual Assessment to the Master \$2016 (prorated at closing - \$504 collected quarterly) to Artesia Naples Master Association, Inc.	\$563.38	
		Annual Irrigation Fee: \$20 (prorated at closing - \$5 paid quarterly) to Artesia Naples Master Association, Inc.	\$5.59	
		Annual Landscaping Assessment: \$1092 (prorated at closing - \$273 paid quarterly) to Artesia Naples Master Association, Inc.	\$305.16	
		One Time Initial Capital Contribution to Master to Artesia Naples Master Association Inc	\$168.00	
		One Time Landscape Capital Contribution to Artesia Naples Master Association, Inc.	\$350.00	
		Homeowner's Insurance Premium to American Integrity Ins. Co.	\$1,285.00	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$52,707.58	\$331,025.96	Subtotals	\$346,292.28	\$139,854.19
		Due from Buyer		\$206,438.09
\$278,318.38		Due to Seller		
\$331,025.96	\$331,025.96	Totals	\$346,292.28	\$346,292.28

See signature addendum

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued
 Closing Date 06/21/18
 Disbursement Date 06/21/18
 Settlement Agent Goodwin Law, P.A.
 File # 18-0476G
 Property [REDACTED]
 Sale Price \$329,093.00

Transaction Information

Borrower(s) [REDACTED]
 Seller(s) [REDACTED]
 Lender Eagle Home Mortgage

Loan Information

Loan Term 30 yr.
 Purpose Purchase
 Product
 Loan Type
 Loan ID # [REDACTED]
 MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$96,184	No
Interest Rate	4.125%	No
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$466.16	No
Prepayment Penalty		Does the loan have these features? No
Balloon Payment		No

Projected Payments

Payment Calculation	Years 1-30	
Principal & Interest		\$466.16
Mortgage Insurance	+	—
Estimated Escrow <i>Amount can increase over time.</i>	+	\$423.75
Estimated Total Monthly Payment		\$889.91
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See page 4 for details</i>	\$0.00 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing

Closing Costs	\$14,730.92	Includes \$4,732.93 in Loan Costs + \$9,997.99 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details</i>
Cash to Close	\$206,438.09	Includes Closing Costs. See "Calculating Cash to Close" on page 3 for details. <i>See "Calculating Cash to Close" on page 3 for details.</i>

Closing Cost Details

LOAN COSTS	Borrower Paid		Seller Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,700.23				
01 0.125% of Loan Amount (Points)	\$120.23				
02 Courier Fee	\$100.00				
03 Document Preparation Fee	\$460.00				
04 Processing Fee	\$460.00				
05 Underwriting Fee	\$460.00				
06 Wire Transfer Fees	\$100.00				
07					
08					
B. Services Borrower Did Not Shop For	\$502.50				
01 Appraisal Fee	\$395.00				
02 Final Inspection	\$100.00				
03 Flood Certification Fee	\$7.50				
04					
05					
06					
07					
08					
C. Services Borrower Did Shop For	\$2,530.20				
01 Attorneys fees to Goodwin Law, P.A.	\$625.00				
02 Title - Courier/Copies/Storage to Goodwin Law, P.A.	\$95.00				
03 Title - Lender's ALTA 5.1-06 Endorsement to Old Republic National Title Insurance Company	\$50.00				
04 Title - Lender's ALTA 8.1-06 Endorsement to Old Republic National Title Insurance Company	\$75.00				
05 Title - Lender's ALTA 9-06 Endorsement to Old Republic National Title Insurance Company	\$182.05				
06 Title - Lender's Title Policy to Old Republic National Title Insurance Company	\$553.15				
07 Title - search and examination to Attorneys Title Fund Services - Southwest Florida orders	\$125.00				
08 Title - Settlement Fee to Goodwin Law, P.A.	\$825.00				
09					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,732.93				
Loan Costs Subtotals (A + B + C)	\$4,732.93				

OTHER COSTS

E. Taxes and Other Government Fees		\$2,992.27		
01	Recording Fees Deed: \$27.00 Mortgage: \$120.50	\$147.50		
02	Documentary Stamp Tax (State Deed Taxes) to Official Records Department	\$2,303.70		
03	Documentary Stamp Tax (State Security Instrument Taxes) to Official Records Department	\$336.70		
04	E-Recording Transaction Fee to Official Records Department	\$12.00		
05	Intangible Tax (State Security Instrument Taxes) to Official Records Department	\$192.37		
F. Prepays		\$1,393.70		
01	Homeowner's Insurance Premium (mo.) to American Integrity Ins. Co.	\$1,285.00		
02	Mortgage Insurance Premium (mo.)			
03	Prepaid Interest (\$10.87 per day from 06/21/18 to 07/01/18)	\$108.70		
04	Property Taxes (mo.)			
05				
G. Initial Escrow Payment at Closing		\$2,952.54		
01	Homeowner's insurance \$107.08 per month for 3 months	\$321.24		
02	Mortgage insurance			
03	Property taxes \$316.67 per month for 10 months	\$3,166.70		
04				
05				
06				
07				
08	Aggregate adjustment	\$-535.40		
H. Other		\$2,659.48		
01	Annual Assessment to the Master \$2016 (prorated at closing - \$504 collected quarterly) to Artesia Naples Master Association, Inc.	\$563.38		
02	Annual Irrigation Fee: \$20 (prorated at closing - \$5 paid quarterly) to Artesia Naples Master Association, Inc.	\$5.59		
03	Annual Landscaping Assessment: \$1092 (prorated at closing - \$273 paid quarterly) to Artesia Naples Master Association, Inc.	\$305.16		
04	One Time Initial Capital Contribution to Master to Artesia Naples Master Association Inc	\$168.00		
05	One Time Landscape Capital Contribution to Artesia Naples Master Association, Inc.	\$350.00		
06	Selling Agent Commission to Caine Premier Property, LLC		\$9,572.79	
07	Title - Owner's Title Policy (Optional) to Old Republic National Title Insurance Company	\$1,267.35		
08				
09				
10				
11				
I. TOTAL OTHER COSTS (Borrower-Paid)		\$9,997.99		
Other Costs Subtotals (E + F + G + H)		\$9,997.99		
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$14,730.92		
Closing Costs Subtotals (D + I)		\$14,730.92	\$9,572.79	
Lender Credits				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$14,730.92	NO
Closing Costs Paid Before Closing	\$0	\$0.00	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0.00	NO
Down Payment/Funds from Borrower	\$0	\$232,909.00	NO
Deposit	\$0	\$-32,909.00	NO
Funds for Borrower	\$0	\$0.00	NO
Seller Credits	\$0	\$-10,000.00	NO
Adjustments and Other Credits	\$0	\$1,707.17	NO
Cash to Close	\$0	\$206,438.09	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$345,756.88
01 Sale Price of Property	\$329,093.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$14,730.92
04	
Adjustments	
05 One Time Builder Fee	\$750.00
06 One Time Irrigation Hook-up	\$750.00
07 Survey Reimbursement Fee	\$375.00
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes	
09 County Taxes	
10 Assessments 06/21/2018 to 06/30/2018	
11 Non Ad Valorem property taxes 06/21/2018 to 10/01/2018	\$57.96
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$139,318.79
01 Deposit	\$32,909.00
02 Loan Amount	\$96,184.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$10,000.00
Other Credits	
06	
07	
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes	
13 County Taxes 01/01/2018 to 06/21/2018	\$225.79
14 Assessments	
15	
16	
17	
Calculation	
Total Due from Borrower at Closing (K)	\$345,756.88
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$139,318.79
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$206,438.09

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$331,025.96
01 Sale Price of Property	\$329,093.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06 One Time Builder Fee	\$750.00
07 One Time Irrigation Hook-up	\$750.00
08 Survey Reimbursement Fee	\$375.00
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes	
11 Assessments 06/21/2018 to 06/30/2018	
12 Non Ad Valorem property taxes 06/21/2018 to 10/01/2018	\$57.96
13	
14	
15	
16	
N. Due from Seller at Closing	\$52,707.58
01 Excess Deposit	\$32,909.00
02 Closing Costs Paid at Closing (J)	\$9,572.79
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$10,000.00
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes 01/01/2018 to 06/21/2018	\$225.79
16 Assessments	
17	
18	
19	
Calculation	
Total Due to Seller at Closing (M)	\$331,025.96
Total Due from Seller at Closing (N)	-\$52,707.58
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$278,318.38