



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Unins.			6. File No. Shelly Draft	7. Loan No.	8. Mortgage Insurance Case No.
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv Ins.					
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 & Address of Borrower:			E. Name & Address of Seller: SYLVIA S BENDER LIVING TRUST		F. Name & Address of Lender:
G. Property Location: 5342 Horton Lane Orlando, FL 32814			H. Settlement Agent: Cedarwood Title Services, LLC		I. Settlement Date: 12/21/2024 Funding Date: 12/21/2024 Disbursement Date: 12/21/2024
			Place of Settlement: 233 North Hunt Club Boulevard Suite 1001 Longwood, FL 32779		

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	\$694,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	\$573.75
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/Town Taxes	
107. County Taxes 12/21/2024 to 01/01/2025	\$119.21
108. Assessments	
109. non avalorem 12/21/2024 to 09/30/2025	\$1,063.16
110.	
111.	
112.	
120. Gross Amount Due from Borrower	\$695,756.12
200. Amount Paid by or in Behalf of Borrower	
201. Deposit	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$695,756.12
302. Less amounts paid by/for borrower (line 220)	
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$695,756.12

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	\$694,000.00
402. Personal property	
403.	
404.	
405.	
Adjustment for items paid by seller in advance	
406. City/Town Taxes	
407. County Taxes 12/21/2024 to 01/01/2025	\$119.21
408. Assessments	
409. non avalorem 12/21/2024 to 09/30/2025	\$1,063.16
410.	
411.	
412.	
420. Gross Amount Due to Seller	\$695,182.37
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$44,378.25
503. Existing loan(s) taken subject to	
504. Payoff to tbd	
505. Payoff of Second Mortgage Loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/Town Taxes	
511. County Taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$44,378.25
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	\$695,182.37
602. Less reductions in amounts due seller (line 520)	\$44,378.25
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$650,804.12

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges			
700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows :			
701. \$17,350.00			
702. \$17,350.00			
703. Commission paid at settlement			\$34,700.00
704.			
800. Items Payable in Connection with Loan			
801. Our origination charge	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges	(from GFE #A)		
804. Appraisal fee	(from GFE #3)		
805. Credit report	(from GFE #3)		
806. Tax service	(from GFE #3)		
807. Flood certification	(from GFE #3)		
808.			
809.			
810.			
811.			
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 12/21/2024 to 01/01/2025	(from GFE #10)		
902. Mortgage insurance premium	(from GFE #3)		
903. Homeowner's insurance	(from GFE #11)		
904. Non Advalorem			
905. 2024 Property taxes			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	\$550.00	
1102. Settlement or closing fee to Cedarwood Title Services, LLC \$550.00			\$550.00
1103. Owner's title insurance to Alliant National Title Insurance Company	(from GFE #5)		\$3,545.00
1104. Lender's title insurance to Alliant National Title Insurance Company			
1105. Lender's title policy limit \$			
1106. Owner's title policy limit \$694,000.00			
1107. Agent's portion of the total title insurance premium to Cedarwood Title Services, LLC \$2,481.50			
1108. Underwriter's portion of the total title insurance premium to Alliant National Title Insurance Company \$1,063.50			
1109. Title Search Fee to WFG National Title Insurance Company			\$125.00
1110.			
1111.			
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(from GFE #7)	\$18.50	
1202. Deed \$18.50 Mortgage \$ Release \$ to Official Records Department			
1203. Transfer taxes	(from GFE #8)		
1204. City/County tax/stamps Deed \$ Mortgage \$			
1205. State tax/stamps Deed \$4,858.00 Mortgage \$ to Official Records Department			\$4,858.00
1206.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302.			
1303.			
1304. Municipal Lien Search Fee to PropLogix			\$150.00
1305. E-Recording Fee to Simplifile		\$5.25	\$5.25
1306. Release Tracking Fee to PropLogix			\$45.00
1307. estoppel fee estimate			\$400.00
1308.			
1309.			
1310.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$573.75	\$44,378.25

DateSYLVIA S BENDER LIVING TRUSTDate

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

Settlement AgentDate