



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS.	6. File Number: 14-2804	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 & Address of Borrower: Hussein Rahal 8712 Irmastone Way Orlando, FL 32817	E. Name & Address of Seller: Emily Elizabeth Cutting 2551 Cheval Street #100 Orlando, FL 32828	F. Name & Address of Lender: **CASH**	
G. Property Location: 2270 Greenwich Avenue, Unit 2270 Orlando, Florida 32817 Colonial Landings Condo Phase 5, Unit 2270/Bldg 5, Book 18, Page 34, Orange County, Florida	H. Settlement Agent: Title One Florida, LLC 1842 N. Alafaya Trail, Suite B Orlando, Florida 32826 407-658-1472 fax: 866-650-4858	I. Settlement Date: September 26, 2014	
	Place of Settlement: Title One Florida, LLC 1842 N. Alafaya Trail, Suite B Orlando, Florida 32826 Phone: (407) 658-1472		


J. Summary of Buyer's Transaction	K. Summary of Seller's Transaction
100. Gross Amount Due From Buyer:	400. Gross Amount Due To Seller:
101. Contract Sales Price 57,500.00	401. Contract Sales Price 57,500.00
102. Personal Property	402. Personal Property
103. Settlement Charges to Buyer (line 1400) 767.05	403.
104.	404.
Adjustments for Items Paid by Seller in Advance:	Adjustments for Items Paid by Seller in Advance:
106. City / Town Taxes	406. City / Town Taxes
107. County / Parish Taxes	407. County / Parish Taxes
108. Assessments	408. Assessments
109. HOA Monthly Assmt Sep 26, 2014 thru Sep 30, 2014 39.51	409. HOA Monthly Assmt Sep 26, 2014 thru Sep 30, 2014 39.51
110.	410.
120. Gross Amount Due from Buyer: 58,306.56	420. Gross Amount Due to Seller: 57,539.51
200. Amounts Paid by or in Behalf of Buyer:	500. Reductions in Amount Due to Seller:
201. Deposit or Earnest Money 1,000.00	501. Excess Deposit (see instructions)
202. Principal Amount of New Loan	502. Settlement Charges to Seller (Line 1400) 14,084.33
203. Existing Loan(s) taken subject to	503. Existing Loan(s) taken subject to
204.	504. Payoff of First Mortgage Loan to ClearSpring Loan Services 42,820.66
205.	505. Payoff of Second Mortgage Loan
206.	506. Purchase Money Mortgage
207.	507.
Adjustments for Items Unpaid by Seller:	Adjustments for Items Unpaid by Seller:
210. City / Town Taxes	510. City / Town Taxes
211. County / Parish Taxes Jan 1, 2014 thru Sep 25, 2014 634.52	511. County / Parish Taxes Jan 1, 2014 thru Sep 25, 2014 634.52
212. Assessments	512. Assessments
213.	513.
220. Total Paid by / for Buyer: 1,634.52	520. Total Reductions in Amount Due Seller: 57,539.51
300. Cash at Settlement from / to Buyer:	600. Cash at Settlement to / from Seller:
301. Gross Amount due from Buyer (line 120) 58,306.56	601. Gross Amount due to Seller (line 420) 57,539.51
302. Less Amount Paid by/for Buyer (line 220) 1,634.52	602. Less Reductions Amount due Seller (line 520) 57,539.51
303. Cash From Buyer: \$56,672.04	603. Cash From Seller: \$0.00

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				Paid from Buyer's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales / Broker's Commission: \$3,450.00					
Division of Commission (line 700) as follows					
701.	2,012.50 to Florida Realty Investments/Nicole Cates				
702.	1,437.50 to Saab Realty Group				
703.	Commission Paid at Settlement				3,450.00
704.					
800. Items Payable in Connection with Loan:					
801.	Our origination charge		(from GFE #1) \$0.00		
802.	Your credit or charge (points) for the specific interest rate chosen		(from GFE #2) \$0.00		
803.	Your adjusted origination charges		(from GFE #A)		
804.	Appraisal Fee				
805.	Credit Report				
806.	Tax Service				
807.	Flood Certification				
808.					
900. Items Required by Lender to be Paid in Advance:					
901.	Daily interest charge from Sep 26, 2014		(from GFE #10)		
902.	Mortgage Insurance Premium		(from GFE #3)		
903.	Homeowner's Insurance		(from GFE #11)		
904.					
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.					
1100. Title Charges:					
1101.	Title services and lender's title insurance		(from GFE #4)	300.00	
1102.	Settlement or Closing Fee to Title One Florida, LLC		\$300.00		750.00
1103.	Owner's Title Insurance (Chicago Title Insurance Company) to Title One Florida, LLC		(from GFE #5)		330.63
1104.	Lender's Title Insurance (Chicago Title Insurance Company) - Lender's Premium		\$		
1105.	Lender's Title Policy Limit \$				
1106.	Owner's Title Policy Limit \$57,500.00				
1107.	Agent's Portion of the Total Title Insurance Premium		\$231.44		
1108.	Underwriter's Portion of the Total Title Insurance Premium		\$99.19		
1109.	Title Search Fee to Chicago Title Insurance Company			60.00	
1110.	Government Surcharge to Chicago Title Insurance Company				3.28
1111.					
1200. Government Recording and Transfer Charges:					
1201.	Government Recording Charges		(from GFE #7)	20.00	
1202.	Deed \$20.00	Mortgage \$0.00	Releases \$0.00		
1203.	Transfer Taxes		(from GFE #8)		
1204.	City/County tax/stamps	Deed \$0.00	Mortgage \$0.00		
1205.	State tax/stamps	Deed \$402.50	Mortgage \$0.00		402.50
1206.	Intangible Tax				
1207.					
1300. Additional Settlement Charges:					
1301.	Required services that you can shop for		(from GFE #6)		
1302.	Delinq Property Maintenance to FLR Properties				3,456.77
1303.	HOA Delinq Dues/Fees to Karen Wonsetler, P.A. Escrow				5,691.15
1304.	HOA Monthly Dues - OCT 2014 to Karen Wonsetler, P.A. Escrow			237.05	
1305.	HOA Transfer Fee to Karen Wonsetler, P.A. Escrow			150.00	
1306.					
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)				\$767.05	\$14,084.33

Buyers		
Hussein Rahal 8712 Irmastone Way Orlando, FL 32817		
Sellers		
Emily Elizabeth Cutting 2551 Cheval Street #100 Orlando, FL 32828		
Property Addresses		
2270 Greenwich Avenue, Unit 2270 Orlando, Florida 32817		

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 HUD-1 Settlement Statement.

Buyer: 

Hussein Rahal

Seller: _____

Emily Elizabeth Cutting

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 the instructions of the parties hereto.

Settlement Agent: _____

Date: September 26, 2014

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.



PURCHASE TRANSACTION COMPLIANCE AGREEMENT AND TAX PRORATION

File No: 14-2804
Closing Date: SEPTEMBER _____, 2014
Lender: **CASH**

Regarding the Purchase of the property located at 2270 GRENWICH AVENUE, UNIT 2270, ORLANDO, FLORIDA 32817 by HUSSEIN RAHAL from EMILY ELIZABETH CUTTING.

1. The undersigned HUSSEIN RAHAL, A MARRIED PERSON {Hereinafter "Buyer(s)"} and EMILY ELIZABETH CUTTING, A SINGLE WOMAN {Hereinafter "Seller(s)"} agree that Title One Florida, LLC is handling all or part of the closing of the above described real estate transaction. The Buyer(s) and Seller(s) acknowledge that Title One Florida, LLC represents neither the Buyer nor the Seller in the above described real estate transaction.
2. The Buyer(s) and Seller(s) acknowledge that Title One Florida, LLC "HAS NOT EXPRESSED OPINIONS REGARDING THE LEGAL EFFECT OF THE CLOSING DOCUMENTS OR OF THE CLOSING ITSELF."
3. The Seller(s)/Buyer(s) agree to pay all special assessments, real estate taxes, liens and other encumbrances affecting the property in this transaction as required by the Lender and Title One Florida, LLC and to hold harmless and indemnify the Lender and Title One Florida, LLC against same in accordance with the Purchase Agreement signed in anticipation of the closing of this real estate transaction.
4. The Buyer(s) acknowledge that they are responsible for all Utilities (Water, Sewer, Electric, Gas, Security, etc.) supplied to the property after the closing date of the above described real estate transaction. The Seller(s) agree to make arrangements with all Municipalities and Utility Companies servicing the above described property to make final readings and bills of all utilities and forward those bills to Seller(s) forwarding address listed below. The Sellers agree to pay all Utility Bills promptly or deal directly with the Municipalities or Utility Companies to reach settlements of any disputed bills. The Buyer(s) and Seller(s) do hereby individually and jointly agree to fully protect, defend and hold harmless Title One Florida, LLC from any and all loss, cost, damages, attorneys' fees and expense of any kind and nature which it may suffer or incur, under reason of any Utilities supplied to the above described property. TITLE ONE FLORIDA, LLC WILL NOT BE RESPONSIBLE FOR PAYMENT OR RECOVERY OF ANY DELINQUENT OR FINAL UTILITY BILLING.
5. The Buyer(s) and Seller(s) agree to cooperate with Title One Florida, LLC and the Lender in doing everything reasonably necessary in order to facilitate placing the Lender's mortgage in first lien position. This may include, but is not limited to, such actions as adjusting for clerical errors and omissions on closing documents, providing Title One Florida, LLC with the Owners Duplicate Certificate of Title, subordinating other liens, resigning documents, recording corrective documents and any other actions deemed necessary at the reasonable discretion of Title One Florida, LLC and the Lender.
6. The Buyers acknowledge that they are responsible for all future payments and terms contained in any mortgages or contracts for deed assumed as part of the above described real estate transaction. BUYER(S) AND SELLER(S) AGREE TO REIMBURSE TITLE ONE FLORIDA, LLC OR THE LENDER FOR ANY LOAN, LIEN, CONTRACT FOR DEED, ACCOUNT, BILL, REAL ESTATE TAX, SPECIAL ASSESSMENT AND OTHER ENCUMBRANCE AFFECTING THE PROPERTY INVOLVED IN THIS TRANSACTION. THE BUYER(S) AND SELLER(S) ALSO AGREE TO REIMBURSE TITLE ONE FLORIDA, LLC OR THE LENDER FOR ANY SHORTAGES, ADDITIONAL RECORDING FEES, PENALTIES AND INTEREST RESULTING FROM THE PAYOFF OF THE ABOVE DESCRIBED ITEMS. The Buyer(s) acknowledge receipt of a copy of the Warranty Deed and instructions for filing for Homestead Certification.
7. It is hereby agreed and understood that the proration of Real Estate Taxes as stated in the Closing Statement prepared by Title One Florida, LLC in connection with the sale of Seller(s) property is based on the information provided by the taxing authorities. Should there be any discrepancies in the final real estate tax bill indicating an adjustment would be in order in either the Buyer's or Seller's favor, it is agreed and understood that Title One Florida, LLC does not accept and shall not have any responsibility for such adjustments. *** ALL PRORATIONS ARE FINAL ***

Hussein Rahal

Hussein Rahal

- Buyer

Emily Elizabeth Cutting

- Seller



TITLE ONE
A TITLE & ESCROW COMPANY

EARNEST MONEY ESCROW AGREEMENT

This AGREEMENT made this **SEPTEMBER _____, 2014**, by TITLE ONE FLORIDA, LLC (Escrow Agent), and **EMILY ELIZABETH CUTTING, A SINGLE WOMAN** (Seller), and **HUSSEIN RAHAL, A MARRIED PERSON** (Buyer), for **2270 GRENWICH AVENUE, UNIT 2270, ORLANDO, FLORIDA 32817** (property address):

Whereas Buyer and Seller are parties under a certain contract for sale and purchase of certain real property, which contract is attached hereto as "Exhibit A": and whereas, Buyer and Seller have requested TITLE ONE FLORIDA, LLC to act as Escrow Agent to hold the earnest money agreed to therein (hereafter "Deposit") in accordance with the terms and conditions of this Earnest Money Escrow Agreement.

Now, therefore, in consideration of the promises and undertakings made herein, and the proposed issuance of a title insurance policy (or policies) by Escrow Agent, it is agreed that:

1. Buyer and Seller hereby appoint TITLE ONE FLORIDA, LLC, as Escrow Agent hereunder, and the Deposit is hereby delivered to Escrow Agent, who by signing below acknowledges receipt in the form of a check / wire dated **09/11/14**, and payable to Escrow Agent in the amount of **\$1,000.00**; such receipt is made subject to Conditions of Escrow incorporated herein of the reverse hereof. The Escrow Funds are to be deposited in the Escrows Agent's regular escrow account at Fifth Third Bank (the Depository).
2. Escrow Agent shall hold the Deposit until written disbursement instructions are received from the Buyer and Seller. In the event the Escrow Agent receives conflicting instructions, the Escrow Agent shall refuse to comply with such instructions so long as such disagreement shall continue. Escrow Agent shall not be liable in any way for its failure or refusal to comply with such conflicting instructions and may continue to refrain from acting until such conflicting instructions (a) have been resolved by written agreement signed by both the Buyer and Seller, or (b) shall have been finally determined in a court of competent jurisdiction. In addition, the Escrow Agent may interplead the Escrow Funds and/or Escrow Documents into a court of competent jurisdiction.
3. All parties depositing funds in connection with this escrow are hereby notified that the funds so deposited are insured only to the limit provided by the Federal Deposit Insurance Corporation.

This Agreement may be executed in several counterparts each of which shall be deemed in original and such counterparts shall constitute and be one and the same instrument.

Hussein Rahal

Hussein Rahal

- Buyer

Emily Elizabeth Cutting

- Seller



Company Privacy Statement

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with at notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to which it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Title One Florida, LLC, Old Republic National Title, and Chicago Title Insurance Company.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from others.
- Information we received from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial Service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Buyer(s)

Seller(s)



CLEARSPRING
LOAN SERVICES

7668 Warren Parkway, Suite 325
Frisco, Texas 75034

RE: Loan 310999
Property address: 2270 GRENWICH AVENUE
ORLANDO, FL 32817

This letter will serve as ClearSpring Loan Services ("ClearSpring") demand for payment and advises you that ClearSpring and its investors and /or insurers have agreed to accept a short payoff involving the above-referenced property (the Short Sale transaction). This demand should be used by the closing agent as our formal demand statement. No additional statement will be issued. This approval is exclusive to the offer by the buyer referenced in this letter. The conditions of the approval are as follows:

- Closing must take place not later than; **9/30/2014** , or this approval is void.
- The approved buyer(s) is/are; **Hussein Rahal**
- The sales price for the property is; **\$57,500.00** :Another buyer cannot be substituted without ClearSpring Loan Services prior approval in connection with this short sale.
- Realtors commissions paid from the proceeds, not to exceed; **\$3,450.00**
- ClearSpring proceeds to be no less than; **\$41,425.78** "Net Proceeds".
- Total Seller paid closing costs, including realtor's commission, not to exceed; **\$16,074.22**
- ClearSpring fee approval;

o	County Taxes:	\$643.99
o	Settlement/Closing Fee	\$750.00
o	Owners Title Insurance	\$330.63
o	State Tax Stamps	\$402.50
o	Delinquent HOA	\$7,037.05
o	Delinquent Property Maint.	\$3,456.77
o	Government Surcharge	\$3.28
- The property is being sold in "AS IS" condition. No repairs will be paid for out of the proceeds, unless specifically stated otherwise.

If a promissory note has already been signed and agreed to between the seller, investor and the mortgage insurance company, a signed, certified copy must be provided to ClearSpring prior to the close of the short sale transaction. It is the responsibility of the closing agent to ensure that ClearSpring receives the copy.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. If you are in active bankruptcy or received a discharge which included this debt, this communication is not intended to be and does not constitute an attempt to reaffirm or to collect a debt against you personally and is for informational purposes only.



INITIAL HERE



Reference Loan

310999

1. Upon receipt of the above referenced funds, foreclosure proceedings will cease.
2. The sellers will not receive any proceeds from this short sale transaction. If there are any remaining escrow funds or refunds, these funds, will not be returned to the seller, these funds will be applied to the net proceeds to offset the loss.
3. The property must be free and clear of liens and encumbrances other than the first mortgage and CC&Rs.
4. ClearSpring does not charge statement, demand, recording and reconveyance fees on short payoff transactions. Do not include them in your settlement statement. ClearSpring prepares and records its own reconveyances.
5. ClearSpring or its Investors will not pursue a deficiency judgment if the short sale closes on the referenced loan. However, if a new Note is taken out for the remaining balance owed on the loan, we reserve the right to collect on this new Note pursuant to its terms. If the short sale does not close, then the referenced loan secured by the Note and Security Instrument shall remain in full force and effect and we will pursue all remedies under the Note and Security Instrument.
6. When ClearSpring is in receipt of the proceeds of the sale and all required documentation, we will report the account to the credit bureau as "Settled" with the explanation of "Account legally paid in full for less than the full balance".
7. Other: All funds must be wired. Any other form of payment of funds will be returned.
8. Other: Should the closing be delayed, and the investor/insurer agree to an extension of the original closing date, the Seller(s) will be responsible for non-refundable per diem through the new date(s) of closing, extension fees and foreclosure sale postponement fees. The Seller(s) will be responsible for any additional costs for fees over the aforementioned approved amounts.
9. If the short sale was negotiated by means of fraud, ClearSpring reserves the right to pursue any and all actions available.
10. If the Seller(s) is entitled to receive any proceeds based on a claim for damage to the subject property under any policy of insurance, including homeowner's, lender-placed, casualty, fire, flood, etc., or if Seller(s) is entitled to receive other miscellaneous proceeds, as that term is defined in the Security instrument (which could include CDBG grant funds), such proceeds must be disclosed before we will consider the request for short sale. If we receive a check for insurance or miscellaneous proceeds that were not previously disclosed, ClearSpring will have the right to keep those proceeds and apply them to ClearSpring loss after the short sale. We similarly will have the right to claim those proceeds to offset our losses if they were not previously disclosed and they were sent directly to the Seller(s).

IMPORTANT INSTRUCTIONS:

The closing agent must email a copy of the final estimated Settlement Statement prior to closing along with this signed approval letter to michael.porter@clearspringls.com. You cannot close without final approval of the closing costs. Failure to return these items may result in sale being voided.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. If you are in active bankruptcy or received a discharge which included this debt, this communication is not intended to be and does not constitute an attempt to reaffirm or to collect a debt against you personally and is for informational purposes only.

INITIAL HERE



7668 Warren Parkway, Suite 325
Frisco, Texas 75034

Reference Loan 310999

WIRING INSTRUCTIONS

Payoff funds must be wired.
Payoff funds must be received within 48 business hours of the HUD1 settlement date.

Capital One Bank
Account Name: Clear Spring Loan Services
ABA #: 111-901-014
Account #: 362-204-1900

Capital One Bank
Dallas Commercial Building, Client Service and Support Department
600 N. Pearl, Suite 2500
Dallas, TX 75201

Reference: EMILY CUTTING Short Payoff/Account # : 310999

A CERTIFIED COPY OF THE FINAL SETTLEMENT STATEMENT AND WIRE CONFIRMATION MUST BE EMAILED TO MY ATTENTION, michael.porter@clearspringls.com AT THE TIME OF CLOSING. MAIL ORIGINALS TO:

ClearSpring Loan Services
7668 Warren Parkway, Suite 325
Frisco, Texas 75034

Upon receipt of the above stated items, ClearSpring will issue a release of lien on its mortgage loan.
ClearSpring appreciates all your efforts and cooperation in this matter. If you have any further questions, please contact us at (866) 660-5804.

EMILY CUTTING

Date

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. If you are in active bankruptcy or received a discharge which included this debt, this communication is not intended to be and does not constitute an attempt to reaffirm or to collect a debt against you personally and is for informational purposes only.

INITIAL HERE

Prepared by and return to:
MICHELLE BELL
TITLE ONE FLORIDA, LLC
1842 N. ALAFAYA TRAIL, STE B
ORLANDO, FL 32826
TEL: 407-658-1472
File Number: 14-2804

Parcel ID Number: 18-22-31-1535-02270

Actual consideration paid is \$57,500.00

Warranty Deed

Made this SEPTEMBER _____, 2014 A.D. By EMILY ELIZABETH CUTTING, A SINGLE WOMAN, whose post office address is: 2551 CHEVAL STREET #100, ORLANDO, FL 32828, hereinafter called the grantor,
to HUSSEIN RAHAL, A MARRIED PERSON, whose post office address is: 8712 IRMASTONE WAY, ORLANDO, FL 32817, hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in ORANGE County, Florida, viz:

Unit 2270, Building 5, of Colonial Landings, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 3795, Page(s) 2471, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Orange County, Florida.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.
To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2013.

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

Witness Printed Name _____

Witness Printed Name _____

_____(Seal)
Emily Elizabeth Cutting
Address: 2551 Cheval Street #100, Orlando, FL 32828

State of FLORIDA
County of ORANGE

The foregoing instrument was acknowledged before me this _____ day of September, 2014,
by EMILY ELIZABETH CUTTING
who is/are personally known to me or produced _____ as identification.

Notary Public
Print Name: _____
My Commission Expires: _____