

A. Settlement Statement		U.S. Department of Housing and Urban Development		OMB Approval No. 2502-0265	
B. Type of Loan					
1. <input type="checkbox"/> FHA		2. <input type="checkbox"/> RHS		3. <input checked="" type="checkbox"/> Conv. Unins	
4. <input type="checkbox"/> VA		5. <input type="checkbox"/> Conv. Ins		6. <input type="checkbox"/> Cash	
7. <input type="checkbox"/> Other					
8. File Number 2025-184		9. Loan Number25052641		10. 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 AND ADDRESS OF BORROWER:		Kenelu LLC 12353 Antille Drive, Boca Raton, FL 33428			
E. NAME AND ADDRESS OF SELLER:					
F. NAME AND ADDRESS OF LENDER:		American Heritage Lending, LLC ISAOA 19800 MacArthur Blvd, Ste 950, Irvine CA 92612			
G. PROPERTY LOCATION:		5830 NW 27th Court Lauderhill FL 33313			
H. SETTLEMENT AGENT		Independence Title, Inc. 4700 W Prospect Road, Suite 115, Fort Lauderdale FL 33309 (954) 335-9305			
PLACE OF SETTLEMENT		4700 W Prospect Road, Suite 115, Fort Lauderdale FL 33309			
I. SETTLEMENT DATE:		06/06/2025		DISBURSEMENT DATE	
				06/06/2025	
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				401. Contract Sales Price	
102. Personal Property				402. Personal Property	
103. Settlement charges to borrower (line 1400)		49,984.27		403.	
104. Mortgage Payoff		556,598.55		404.	
105.				405.	
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 taxes				407. County taxes	
108.				408.	
109.				409.	
110.				410.	
111.				411.	
112.				412.	
120. Gross Amount Due From Borrower		606,582.82		420. Gross Amount Due To Seller	
200. Amounts Paid By Or In Behalf Of Borrower			500. Reductions In Amount Due To Seller		
201. Deposit or earnest money				501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		617,250.00		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to	
204.				504.	
205.				505.	
206.				506.	
207.				507.	
208.				508.	
209.				509.	
Adjustments for items unpaid by seller			Adjustments for items unpaid by seller		
210. City/Town taxes				510. City/Town taxes	
211. County taxes				511. County taxes	
212. Assessments				512. Assessments	
213.				513.	
214.				514.	
215.				515.	
216.				516.	
217.				517.	
218.				518.	
219.				519.	
220. Total Paid By/For Borrower		617,250.00		520. Total Reduction Amount Due Seller	
300. Cash At Settlement From/To Borrower			600. Cash At Settlement From/To Seller		
301. Gross Amount due from borrower (line 120)		606,582.82		601. Gross Amount due to Seller (line 420)	
302. Less amounts paid by/for borrower (line 220)		617,250.00		602. Less reductions in amount due seller (line 520)	
303. CASH To BORROWER		10,667.18		603. CASH To SELLER	

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on June 6, 2025.

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.		
702.		
703. Commission paid at settlement		
704.		
705.		
706.		

800. Items Payable In connection with Loan			
801. Underwriting Fee	to American Heritage Lending	1,449.00	
802. Broker Fee 2.875%	to American Heritage Lending	17,745.94	
803. Business Purpose Premium	to Adler Capital LLC	771.56	
804. Appraisal Fee (\$775.00 POC)	to Great South Bay Appraisal		
805. Desk Review Fee	to American Heritage Lending	125.00	
806. Intentionally Deleted			
807. Intentionally Deleted			
808.			

900. Items Required By Lender To Be Paid In Advance					
901. Interest from	From 06/06/2025	To 07/01/2025	25 days @ \$130.7400/day	3,268.50	
902. Mortgage Insurance					
903. Hazard Insurance	for 12 months	to Citizens Property Insurance Corp.		10,820.00	
904.					
905.					

1000. Reserves Deposited With Lender			
1001. Hazard Insurance	for 2 months	@ \$901.67/month	1,803.34
1002. Mortgage Insurance			
1003. City Property Taxes			
1004. County Property Taxes	for 10 months	@ \$982.45/month	9,824.50
1005. Annual Assessments			
1006. Flood Insurance	for 5 months	@ \$104.42/month	522.10
1007.			
1008. Aggregate Adjustment			- 4,337.62

1100. Title Charges		
1101.		
1102. Settlement or Closing Fee	to Independence Title, Inc.	695.00
1103.		
1104.		
1105.		
1106.		
1107. Attorney's fees		
1108. Title Insurance	to First American Title Insurance	3,502.65
1109. Lender's coverage \$617,250.00 @ \$ 3,502.65		
1110. Owner's coverage @ \$.00		
1111.		
1112. Title Search	to First American Title Insurance	75.00
1113. Title Insurance Commission	to Independence Title, Inc. (2451.86 POC)	

1200. Government Recording and Transfer Charges			
1201. Recording fees:	Deed	Mortgage \$256.50	Releases
1202. City/county tax/stamps	Deed	Mortgage	
1203. State tax/stamps:	Deed	Mortgage \$2,160.55	
1204. Mortgage Intangible Tax		to Broward County Board of County Commissioners	1,234.50
1205. Satisfaction of Mortgage		to Broward County Board of County Commissioners	10.00
1206. E-recording Fee		to Simplifile / Independence Title, Inc.	14.25
1207. LLC Affidavit		to Broward County Board of County Commissioners	18.50

1300. Additional Settlement Charges		
1301.		
1302. Document Storage	to Qualia II Sub LLC	25.00
1303. Intentionally Deleted		
1304. Intentionally Deleted		
1305. Intentionally Deleted		
1306. Intentionally Deleted		

1400. TOTAL SETTLEMENT CHARGES	49,984.27	
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We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on June 6, 2025.



WIRING INSTRUCTIONS FOR INDEPENDENCE TITLE, INC.

Welcome to Independence Title! Here are your wiring instructions.

Please include our office file number, property address, and buyer's name, if available, when sending incoming wires into our account.

Important: ACH and Bill payment deposits are not accepted. Our bank will reject these types of deposits/transfers. All deposits/transfers must be made as a wire transfer to meet our underwriting guidelines.

Your File Information:

File No: 2025-184

Property Address: 5830 NW 27th Court

City, State, Zip: Lauderhill, FL 33313

Receiving Bank:



SouthState Bank
Phone: (954)-340-1822 (Coral Springs Branch)
1101 First Street South
Winter Haven, Florida 33880

ABA Routing Number:

063114030

International Swift Code:

CSBKUS33

Our Account Number:

151000**** (Call or Text To Verify Last 4)

Text Message Option:

Text **WIRE** to 833-848-0080

Beneficiary/Title Company:



Independence Title, Inc.
Escrow Account
4700 West Prospect Road, Suite 115
Fort Lauderdale, Florida 33309

Please contact your banks customer service department for assistance if you have any questions about sending a wire from your bank's online portal.

Should you have any additional questions, please feel free to contact our office Independence Title, at (954) 335-9305 or email info@titlerate.com

NOTICE: We will not send emails prior to closing asking you to use different wiring instructions. We will not accept changes to wiring instructions via email without a verbal confirmation. If you receive an email asking you to send your money to a different account for any reason, please contact us at (954) 335-9305 immediately.