

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 05/21/2025
Closing Date 06/02/2025
Disbursement Date 06/02/2025
Settlement Agent New Path Title, LLC
File # 25-1112
Property 12333 Colony Preserve Drive
Boynton Beach FL 33436

Transaction Information

Borrower The Anicettes Transportation LLC
336 Lake Eloise Pointe Dr,
Winter Haven, FL 33880
Lender Kiavi Funding, Inc Its
Successors and/or Assigns

Loan Information

Loan Term 30 years
Purpose Refinance
Product Fixed Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐ _____
Loan ID # 34991748
MIC #

Appraised Prop. Value

Loan Terms		Can this amount increase after closing?
Loan Amount	\$520,000	NO
Interest Rate	0%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,444.44	NO
		Does the loan have these features
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments

Payment Calculation	
Principal & Interest	\$1,444.44
Mortgage Insurance	+ ---
Estimated Escrow <i>Amount can increase over time</i>	+ .00
Estimated Total Monthly Payment	\$1,444.44

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	a month	This estimate includes	In escrow?
		<input type="checkbox"/> Property Taxes	NO
		<input type="checkbox"/> Homeowner's Insurance	NO
		<input type="checkbox"/> Other:	NO
		<i>See Escrow Account on page 4 for detail. You must pay for other property costs separately.</i>	

Costs at Closing

Closing Costs	\$8,125.60	Includes \$4,672.50 in Loan Costs \$3,453.10 in Other Costs - \$.00 in Lender Credits. See page 2 for details.
Cash to Close	\$78,355.40	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges			
01 % of Loan Amount (Points)			
02 Our Origination Charge			
03			
04			
05			
06			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
C. Services Borrower Did Shop For	\$4,672.50		
01 Title - Lender's Title Endorsements: 5.1L, 8.1L, 9BL to WFG National Title Insurance Company	\$317.50		
02 Title - Lender's title insurance to WFG National Title Insurance Company	\$2,675.00		
03 Title - Secure Document Storage and Archiving to Title Leap			
04 Title - Settlement Agent Fee			
05 Title - Settlement Fee to New Path Title, LLC	\$1,500.00		
06 Title - Title Search Fee to The Fund/New Path Title LLC	\$180.00		
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$4,672.50		
Loan Costs Subtotals (A + B + C)	\$4,672.50		
Other Costs			
E. Taxes and Other Government Fees	\$3,103.10		
01 Recording Fees Deed: Mortgage: 214.60	\$214.60		
02 Mortgage Intangible Tax to State of Florida	\$1,040.00		
03 Mortgage Tax to State of Florida	\$1,820.00		
04 Record LLC Affidavit to Simplifile	\$19.00		
05 e-recording to Simplifile	\$9.50		
F. Prepays			
01 Prepaid Interest (per day from 06/02/2025 to 06/30/2025 28 days)	\$0.00		
02			
03			
04			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's insurance per month for mo.			
02 Mortgage insurance per month for mo.			
03 Property taxes per month for mo.			
04			
05			
07 Aggregate Adjustment	0.00		
H. Other	\$350.00		
01 Mobile Notary Fee to MCI/ Notary Cam/ New Path Title, LLC			
02 Mobile Notary/Remote Online Notary to MCI/ Notary Cam/ New Path Title	\$250.00		
03 Real Estate Broker Fee - Buyer to tbd			
04 Real Estate Broker Fee - Seller to tbd			
05 Secure Document Storage and Archiving to Title Leap	\$100.00		
06 Survey			
07			
08			
I. Total Other Costs (Borrower-Paid)	\$3,453.10		
Other Costs Subtotals (E + F + G + H)	\$3,453.10		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$8,125.60		
Closing Costs Subtotals (D + I)	\$8,125.60		
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)	\$.00	\$8,125.60	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$.00	\$.00	NO
Closing Costs Financed (Paid from your Loan Amount)	\$.00	\$.00	NO
Down Payment / Funds from Borrower	\$.00	\$.00	NO
Deposit	\$.00	\$.00	NO
Funds for Borrower	\$.00	\$-86,481.00	YES •
Seller Credits	\$.00	\$.00	NO
Adjustments and Other Credits	\$.00	\$.00	NO
Cash to Close	\$.00	\$-78,355.40	

Summary of Transactions

Use this table to see a summary of your transaction

BORROWER'S TRANSACTION**K. Due from Borrower at Closing \$441,644.60**

01	Sale Price of Property	
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$8,125.60
04	SEP Capital	\$433,519.00

Adjustments

05		
06		
07		

Adjustments for Items Paid by Seller in Advance

08	City/town taxes to	
09	County Taxes to	
10	Assessments to	
11		
12		
13		
14		
15		

L. Paid Already by or on Behalf of Borrower at Closing \$520,000.00

01	Deposit	
02	Borrower's Loan Amount	\$520,000.00
03	Existing loan(s) taken subject to	
04		

Other Credits

06		
07		

Adjustments

08		
09		
10		
11		

Adjustments for Items Unpaid by Seller

12	City/town taxes to	
13	County taxes to	
14	Assessments to	
15		
16		
17		

CALCULATION

Total Due from Borrower at Closing (K)	\$441,644.60
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$520,000.00
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$78,355.40

SELLER'S TRANSACTION**M. Due to Seller at Closing**

01	Sale Price of Property	
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		

Adjustments for Items Paid by Seller in Advance

09	City/town taxes to	
10	County taxes to	
11	Assessments to	
12		
13		
14		
15		
16		

N. Due from Seller at Closing

01	Closing Costs Paid at Closing (J)	
02	Existing loan(s) taken subject to	
03	Excess Deposit	
04		

05		
06		
07		
08		
09		
10		
11		
12		
13		

Adjustments for Items Unpaid by Seller

14	City/town taxes to	
15	County taxes to	
16	Assessments to	
17		
18		
19		

CALCULATION

Total Due to Seller at Closing (M)	\$.00
Total Due from Seller at Closing (N)	-\$.00
Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Seller	\$.00

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- ☐ Will allow, under certain conditions, this person to assume this loan on the original terms.
- ☒ Will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details
- ☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5.0000% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☒ do not have a negative amortization feature.

Partial Payments

Your Lender

- ☐ May accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 - ☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 - ☐ does not accept any partial payments
- If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

12333 Colony Preserve Drive, Boynton Beach FL 33436

You may lose this property if you do not make your payments or satisfy other obligations for this loan

Escrow Account

For now, your loan

- ☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs Over Year 1	\$0.00	Estimated total amount over year 1 for Your escrowed property costs:
Non-Escrowed Property Costs over Year 1	\$0.00	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payments	\$0.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$0.00	The amount included in your total monthly payment.

- ☒ you will not have an escrow account because ☒ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year
Escrow Waiver Fee	\$0.00	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$519,998.40
Finance Charge. The dollar amount the loan will cost you	\$-1.60
Amount Financed. The loan amount available after paying your upfront finance charge.	\$520,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	.000%



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures**Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract details

See your note and security instrument for information about

- What happens if you fail to make your payments,
- What is a default on the loan,
- Situations in which your lender can require early repayment of the loan, and
- The rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☒ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Kiavi Funding, Inc Its Successors and/or Assigns		New Path Title, LLC
Address			1110 N. Olive Avenue West Palm Beach FL 33401
NMLS ID			N/A
FL License ID			0649341
Contact			Taujhae Oladejo
Contact NMLS ID			
Contact FL License ID			
Email			Taujhae@NewPathTitle.com
Phone			(561) 838-9595

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

The Anicettes Transportation LLC

By: _____
Samuel Anicette, Manager

Date