

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 25-2736-R		9. Loan Number1015061-0000039684-9		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:		NICOLE ANTHONY HOLDINGS LLC 610 NW 13 St, Suite 207, Miami, FL 33169			
E. NAME AND ADDRESS OF SELLER:					
F. NAME AND ADDRESS OF LENDER:		VONTIVE, INC. ISAOA/ATIMA 1000 2nd Ave, Seattle WA 98104			
G. PROPERTY LOCATION:		821 NE 205 Street Miami FL 33179			
H. SETTLEMENT AGENT		Qualified Title Services, L.L.C. 7950 NW 155th Street, Suite 208, Miami Lakes FL 33016 (305) 557-0590			
PLACE OF SETTLEMENT		7950 NW 155th Street, Suite 208, Miami Lakes FL 33016			
I. SETTLEMENT DATE:		11/07/2025		DISBURSEMENT DATE	
				11/07/2025	
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)		57,364.20	403.		
104. First Horizon Bank		483,515.73	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		540,879.93	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)		750,000.00	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		750,000.00	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)		540,879.93	601. Gross Amount due to Seller (line 420)		
302. Less amounts paid by/for borrower (line 220)		750,000.00	602. Less reductions in amount due seller (line 520)		
303. CASH To BORROWER		209,120.07	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 November 7, 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. Loan Origination Fee		
802. Loan Discount	3.0000% to Adler Capital	22,500.00
803. Appraisal Fee	to VONTIVE, INC. ISAOA/ATIMA	1,368.00
804. Lender Fee	to VONTIVE, INC. ISAOA/ATIMA	1,495.00
805. Processing Fee	to Adler Capital	1,495.00
806. Initial Escrow Payment Amount	to VONTIVE, INC. ISAOA/ATIMA	3,150.09

900. Items Required By Lender To Be Paid In Advance		
901. Interest from	From 11/07/2025 To 12/01/2025	3,437.50
902. Mortgage insurance premium		
903. Hazard Insurance	for 12 months to Citizens Property Insurance Corporation	4,600.00
904. 2025 Real Estate Taxes	to Miami Dade Taxe Collector	7,395.01
905.		

1000. Reserves Deposited With Lender		
1001. Hazard Insurance		
1002. Mortgage Insurance		
1003. City property taxes		
1004. County Property Taxes		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Adjustments		

1100. Title Charges		
1101. Settlement or closing fee	to Qualified Title Services, L.L.C.	750.00
1102. Abstract or title search	to Old Republic National Title Insurance Company	195.00
1103.		
1104.		
1105.		
1106.		
1107. Attorney's fees		
1108. Title Insurance	to Old Republic National Title Insurance Company	4,232.50
1109. Lender's coverage	\$750,000.00 @ \$ 4,232.50	
1110. Owner's coverage	@ \$.00	
1111. Escrow Disbursement Fee	to PCN network	200.00
1112. e-recording fee	to Simplifile	9.50
1113.		

1200. Government Recording and Transfer Charges		
1201. Recording fees:	Deed Mortgage \$375.50 Releases	375.50
1202. City/county tax/stamps	Deed Mortgage	
1203. State tax/stamps:	Deed Mortgage \$2,625.00	2,625.00
1204. Mortgage Intangible Tax	to Clerk of Court	1,500.00
1205. Quit Claim Deed	to Simplifile	19.10
1206. Doc Stamps on QCD	to Simplifile	1,422.00

1300. Additional Settlement Charges		
1301. Lien Search	to Skyline Title Support	250.00
1302. Survey	to M.E. Land Surveying, Inc.	345.00
1303.		
1304.		
1305.		

1400. TOTAL SETTLEMENT CHARGES	57,364.20	
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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 November 7, 2025.

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 Agent: _____ Date: _____

HUD-1 SETTLEMENT STATEMENT ADDENDUM

File Number: 25-2736-R

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 the HUD-1 Settlement Statement.

Borrower(s)

NICOLE ANTHONY HOLDINGS LLC

NICOLE ANTHONY HOLDINGS LLC

By: _____
Sean A Atkins, Manager

By: _____
Tatiana N Atkins, Manager

Seller(s)

Settlement Agent

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.

Qualified Title Services, L.L.C.

By: _____ Date: _____