



A. Settlement Statement (HUD-1)

B. Type of Loan

<input type="radio"/> 1. FHA	<input type="radio"/> 2. RHS	<input checked="" type="radio"/> 3. Conv. Unins.	6. File Number U13-412	7. Loan Number ID:	8. Mortg. Ins. Case Num.
<input type="radio"/> 4. V.A.	<input type="radio"/> 5. 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 OF BORROWER: G. Wesley Voorheis
Address of Borrower:

E. NAME OF SELLER: Ted Bernstein as Successor Trustee of the Shirley Bernstein Trust Agreement dated May 20, 2008
Address of Seller: 7020 Lions Head Lane, Boca Raton, Florida 33498

F. NAME OF LENDER: BMO Harris Bank N.A.
Address of Lender: 3800 Golf Rd., Ste. 300, Rolling Meadows, Illinois 60008

G. PROPERTY LOCATION: 2494 S. Ocean Boulevard, #C-5, Boca Raton, Florida 33432

H. SETTLEMENT AGENT: All Regency Title Company d/b/a US Title of Florida
Address: 3010 North Military Trail, Suite 210, Boca Raton, Florida 33431 Phone: 561-988-0088
Place of Settlement: 3010 North Military Trail, Suite 210, Boca Raton, Florida 33431

I. SETTLEMENT DATE: 4/18/13 DISBURSEMENT DATE: 4/18/13

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	1,600,000.00	401. Contract sales price	1,600,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (Line 1400)	6,943.20	403.	
104.		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. Assessments		408. Assessments	
109.		409.	
110. Non ad valorem tax from 04/18/13 to 09/30/13	80.33	410. Non ad valorem tax from 04/18/13 to 09/30/13	80.33
111.		411.	
112.		412.	
120. Gross amount due from borrower:	1,607,023.53	420. Gross amount due to seller:	1,600,080.33
200. Amounts paid or in behalf of borrower:		500. Reductions in amount due to seller:	
201. Deposit or earnest money	100,000.00	501. Excess deposit (see Instructions)	
202. Principal amount of new loan(s)	1,000,000.00	502. Settlement charges to seller (line 1400)	185,573.45
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Principal amount of second mortgage		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208. Principal amt of mortgage held by seller		508. Principal amt of mortgage held by seller	
209.		509.	
209a.		509a.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes		510. City/town taxes	
211. County taxes from 01/01/13 to 04/18/13	6,654.31	511. County taxes from 01/01/13 to 04/18/13	6,654.31
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	1,106,654.31	520. Total reductions in amount due seller:	193,227.76
300. Cash at settlement to/from borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	1,607,023.53	601. Gross amount due to seller (line 420)	1,600,080.33
302. Less amount paid by/for the borrower (line 220)	(1,106,654.31)	602. Less total reductions in amount due seller (line 520)	(183,227.76)
303. Cash (<input checked="" type="checkbox"/> From <input type="checkbox"/> To) Borrower:	500,369.22	603. Cash (<input checked="" type="checkbox"/> To <input type="checkbox"/> From) Seller:	1,408,852.57

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.

Settlement charges		Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Real Estate Broker Fees	\$88,000.00		
Division of commission (line 700) as follows:			
701. \$ 48,000.00	to Premier Estate Properties		
702. \$ 40,000.00	to Nestler Poletto Sotheby's		
703. Commission paid at settlement			88,000.00
704.			
705. Transaction fees	to Nestler Poletto Sotheby's		495.00
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	to (from GFE A)		
804. Appraisal fee	to (from GFE #3)		
805. Credit report	to (from GFE #3)		
806. Tax service	to (from GFE #3)		
807. Flood certification	to (from GFE #3)		
808.	to		
809.	to		
810.	to		
811.	to		
812.	to		
813.	to		
900. Items Required by Lender to Be Paid in Advance			
901. Daily interest charges from	to @ /day (from GFE #10)		
902. Mortgage insurance premium for	months to (from GFE #3)		
903. Homeowner's insurance premium	years to (from GFE #11)		
904. Flood insurance premium for	years to		
905.	years to		
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance	months @ per month		
1003. Mortgage insurance	months @ per month		
1004. Property taxes	months @ per month		
1005. Flood insurance	months @ per month		
1006.	months @ per month		
1007.	months @ per month		
1008.	months @ per month		
1009. Aggregate accounting adjustment			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	1,235.00	
1102. Settlement or closing fee	to All Regency Title Company d/ \$500.00		250.00
1103. Owner's title insurance	to Old Republic National Title Insurance Company (from GFE #5) OF8-6575.00		6,575.00
1104. Lender's title insurance	to Old Republic National Title Insurance Company/All MF6-25.00;4.1-25;8.1-25;F9.3-680.00		
1105. Lender's title policy limit	\$1,000,000.00		
1106. Owner's title policy limit	\$1,600,000.00		
1107. Agent's portion of the total title insurance premium	\$5,042.00 to All Regency Title Company d/b/a US Title of		
1108. Underwriter's portion of the total title insurance premium	\$2,268.00 to Old Republic National Title Insurance Comp		
1109. Abstract or title search	to Attorneys Title Fund Services		125.00
1110.	to		
1111.	to		
1112.	to		
1113.	to		
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(from GFE #7)	208.20	
1202. Deed \$27.60	Mortgage(s) \$180.60 Releases \$0.00	\$208.20	
1203. Transfer taxes	(from GFE #8)		5,500.00
1204. City/County tax/stamps	Deed \$0.00 Mortgage(s) \$2,000.00		
1205. State tax/stamps	Deed \$11,200.00 Mortgage(s) \$3,500.00		11,200.00
1206. Record 2 affidavits	to Clerk of Court Palm Beach County		21.20
1207.			
1208.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302. Estoppel letter	to CSI Management Services		150.00
1303. Couriers/copies/mail/wire/cable	to SoFla/Fedex/GSG/Fort Dox		85.00
1304. Municipal lien search	to City Lien Search		425.00
1305. Condo maintenance to 7/1/13	to Aragon Condominium Associa		35,482.18
1306. Payoff special assessment	to Aragon Condominium Associa		16,081.13
1307. 2010 property taxes	to Palm Beach County Tax Collec		27,703.94
1308.	to		
1309.			
1300 Total Settlement Charges		8,943.20	186,573.45
(Enter on lines 103, Section J and 502, Section K)			

* POC (B) = Paid outside of closing by borrower
 * POC (S) = Paid outside of closing by seller

HUD-1 SETTLEMENT STATEMENT ADDENDUM

File Number: U13-412

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)

G. Wesley Voorheis

Seller(s)

Ted Bernstein
Successor Trustee

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.

All Regency Title Company d/b/a US Title of Florida

By: _____

Date: _____

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.

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