

A. Settlement Statement

B. Type of Loan

☐ 1. FHA	☐ 2. FmHA	☐ 3. Conv. Unins.	6. File Number VR-21-01000	7. Loan Number ID:	8. Mortg. Ins. Case Num.
☐ 4. V.A.	☐ 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: Javier Avila and Jennifer Ruiz, husband and wife
Address of Borrower:

E. NAME OF SELLER: Igor Nunez, a single man
Address of Seller: 13000 Keystone Terrace, Miami, Florida 33181 TIN: 771-44-4173

F. NAME OF LENDER: Family First Investments LLC
Address of Lender: 13145 Coronado Drive, North Miami, Florida 33181

G. PROPERTY LOCATION: 1258 Obispo Avenue, Coral Gables, Florida 33134

H. SETTLEMENT AGENT: Sanchez Vadillo LLP
Place of Settlement: 11402 NW 41st Street, Suite 202, Doral, Florida 33178 TIN: 04-3735321
Phone: 305-436-1410

I. SETTLEMENT DATE: 10/1/21 DISBURSEMENT DATE: 10/1/21

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	1,025,000.00	401. Contract sales price	1,025,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (Line 1400)	38,089.23	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.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	1,063,089.23	420. Gross amount due to seller:	1,025,000.00
200. Amounts paid or in behalf of borrower:		500. Reductions in amount due to seller:	
201. Deposit or earnest money	200,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	8,886.99
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. Deposits held by seller	
207. Principal amt of mortgage held by seller	825,000.00	507. Principal amt of mortgage held by seller	825,000.00
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 from 01/01/21 to 10/01/21	10,550.33	511. County taxes from 01/01/21 to 10/01/21	10,550.33
212. Assessments from 01/01/21 to 10/01/21	50.44	512. Assessments from 01/01/21 to 10/01/21	50.44
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	1,035,600.77	520. Total reductions in amount due seller:	844,487.76
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	1,063,089.23	601. Gross amount due to seller (line 420)	1,025,000.00
302. Less amount paid by/for the borrower (line 220)	(1,035,600.77)	602. Less total reductions in amount due seller (line 520)	(844,487.76)
303. Cash (☒ From ☐ To) Borrower:	27,488.46	603. Cash (☒ To ☐ From) Seller:	180,512.24

Substitute Form 1099 Seller Statement: The information contained in blocks E, G, H, and I and on line 401 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

Seller Instructions: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your tax return; for other transactions, complete the applicable parts of Form 4797, Form 6262 and/or Schedule D (Form 1040).

L. Settlement charges				Borrower POC	Seller POC	Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales/Brokers Com, based on price	\$1,025,000.00 @	% =	800.00				
701.	800.00	% to					
702.		% to	Mari Real Estate & Management				
703. Commission paid at settlement							800.00
704. Processing Fee		to	Mari Real Estate & Management				295.00
800. Items payable in connection with loan:				Borrower POC	Seller POC		
801. Loan origination fee	2,500.00	% to	Family First Investments LLC			20,625.00	
802. Loan discount		% to					
803. Appraisal fee		to					
804. Credit report		to					
805. Lender's inspection fee		to					
806. Mortgage insurance application fee		to					
807.		to					
808.		to					
809.		to					
810.		to					
811. Lenders Attorney Doc Prep Fee		to					
900. Items required by lender to be paid in advance:				Borrower POC	Seller POC		
901. Interest from	10/01/21	to	11/01/21 @ /day			5,605.48	
902. Mortgage insurance premium for		months to					
903. Hazard insurance premium for		years to					
904. Flood insurance premium for		years to					
905.		years to					
1000. Reserves deposited with lender:				Borrower POC	Seller POC		
1001. Hazard insurance		months @	per month				
1002. Mortgage insurance		months @	per month				
1003. City property taxes		months @	per month				
1004. County property taxes		months @	per month				
1005. Annual assessments		months @	per month				
1006. Flood insurance		months @	per month				
1007.		months @	per month				
1008.		months @	per month				
1009. Aggregate accounting adjustment							
1100. Title charges:				Borrower POC	Seller POC		
1101. Settlement or closing fee (F&F Rate)		to	Sanchez Vadillo LLP			495.00	
1102. Abstract or title search		to	Old Republic National Title Insurance Company				150.00
1103. Title examination		to					
1104. Courier		to					
1105. Office Exp (Wire, FedEx, Copy, Postage, Di		to	Sanchez Vadillo LLP			150.00	
1106. Wire Fee		to					
1107. Attorney's Fees		to					
(includes above item numbers:)							
1108. Title Insurance		to	Old Republic Nat. Title/Sanchez Vadillo			5,162.50	
(includes above item numbers:)							
1109. Lender's coverage (Premium):	\$825,000.00 (\$25.00)						
1110. Owner's coverage (Premium):	\$1,025,000.00 (\$5,137.50)						
1111. Endorse: 8.1-25;F9-516.25;SE-25						566.25	
1112. Sellers Attorney Fee		to					
1113. Lien Search		to	Speedy Lien Search LLC				475.00
1200. Government recording and transfer charges:							
1201. Recording fees	Deed \$27.00 Mortgage(s) \$120.50 Releases					147.50	
1202. City/county tax/stamps	Deed Mortgage(s) \$1,650.00					1,650.00	
1203. State tax/stamps	Deed \$6,150.00 Mortgage(s) \$2,887.50					2,887.50	6,150.00
1204. E-Recording Fee		to	Clerk of Court			50.00	
1205.		to					
1300. Additional settlement charges:				Borrower POC	Seller POC		
1301. Water and Sewer Holdback		to	Sanchez Vadillo LLP				250.00
1302. Seller Attorney Fee		to	Salvador Castaner, Esq.				450.00
1303. Survey Fee		to	Jorge L. Cabrera			750.00	
1304. Outstanding Water Bill #5131928423		to	Miami Dade Tax Collector				66.99
1305. Coordination Fee		to	Harlequin Title Corp				250.00
1306.		to					
1307.		to					
1308.		to					
1309.							
1400. Total settlement charges:							
(Enter on lines 103, Section J and 502, Section K)						38,089.23	8,886.99

HUD-1 SETTLEMENT STATEMENT ADDENDUM

File Number: VR-21-01000

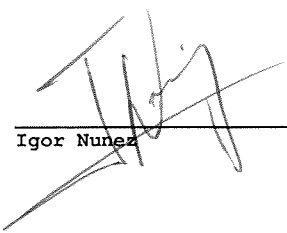
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower(s)

Javier Avila

Jennifer Ruiz

Seller(s)



Igor Nunez

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.

Sanchez Vadillo LLP

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.

This Document Prepared By :

Salvador Castaner, Esq

15201 NW 60 Ave.

Miami Lakes, FL 33014

Return To:

Sanchez Vadillo LLP

11402 NW 41 Street, Ste. 202

Doral, FL 33178

Parcel ID Number: 03-4107-016-0260

Warranty Deed

This Indenture, Made this 1st day of October, 2021 A.D., Between

Igor Nunez, a single man

of the County of Miami-Dade, State of Florida, grantor, and

Javier Avila and Jennifer Ruiz, Husband and Wife

whose address is: 343 Majorca Ave, Apt 410, Coral Gables, FL 33134

of the County of Miami-Dade, State of Florida, grantees.

Witnesseth that the GRANTOR, for and in consideration of the sum of

-----TEN DOLLARS (\$10)----- DOLLARS,

and other good and valuable consideration to GRANTOR in hand paid by GRANTEES, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said GRANTEES and GRANTEES' heirs, successors and assigns forever, the following described land, situate, lying and being in the County of Miami-Dade State of Florida to wit:

Lots 1 and 2, Block 3, of CORAL GABLES SECTION E, a subdivision according to the Plat thereof, as recorded in Plat Book 8, Page 13, of the Public Records of Miami-Dade County, Florida.

THIS CONVEYANCE IS SUBJECT TO:

1. Real Estate Taxes for 2021 and subsequent years;
2. Applicable zoning ordinances;
3. Conditions, restrictions, limitations and easements of record, if any; but this provision shall not operate to reimpose same.

TOGETHER with all tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

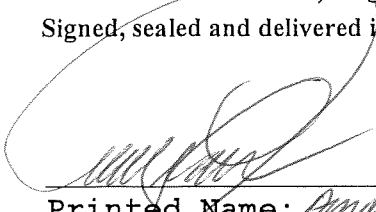
TO HAVE AND TO HOLD, the same in fee simple forever.

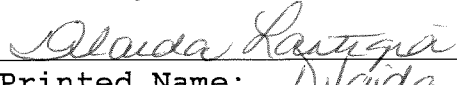
AND, the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend same against the lawful claims of all persons whomsoever.

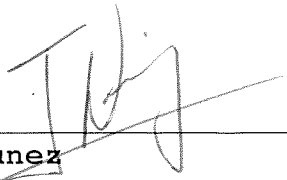
Warranty Deed Page 2

In Witness Whereof, the grantor has hereunto set his hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:


Printed Name: Amaury Lantigua
Witness


Printed Name: Dilda Lantigua
Witness


Igor Nunez

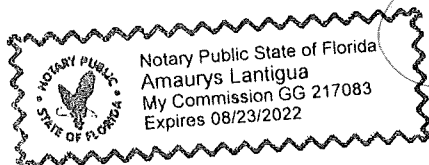
(Seal)

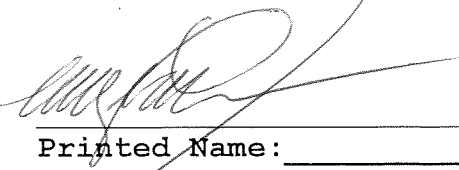
P.O. Address: 13000 Keystone Ter, North Miami, FL 33181

STATE OF Florida

COUNTY OF Miami-Dade

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 1st day of October, 2021 by Igor Nunez, a single man who is personally known to me or who has produced his Florida driver's license as identification.




Printed Name: _____

Notary Public

My Commission Expires: / /

Bill of Sale

Know All Men By These Presents, That this 1st day of October, 2021 A.D., That Igor Nunez, a single man

of the County of Miami-Dade, State of Florida, first party, and
Javier Avila and Jennifer Ruiz, Husband and Wife
whose address is: 343 Majorca Ave, Apt 410, Coral Gables, FL 33134
of the County of Miami-Dade, State of Florida, second parties.

Witnesseth that the FIRST PARTY, for and in consideration of the sum of
-----TEN DOLLARS (\$10)----- DOLLARS,
and other good and valuable consideration to FIRST PARTY in hand paid by SECOND PARTIES, the receipt whereof is hereby
acknowledged, has granted, bargained, sold, transferred and delivered to the said SECOND PARTIES and SECOND PARTIES'
heirs, successors and assigns forever, the following goods and chattels:

As per sales contract executed September 17, 2021.

Lots 1 and 2, Block 3, of CORAL GABLES SECTION E, a subdivision
according to the Plat thereof, as recorded in Plat Book 8, Page 13, of
the Public Records of Miami-Dade County, Florida.

All being located at: 1258 Obispo Ave, Coral Gables, FL 33134

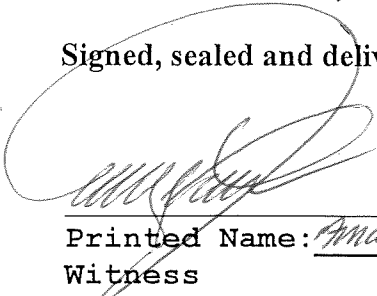
To Have and to Hold the same unto second parties, and the second parties' heirs, personal representatives, successors and
assigns forever.

And the first party covenants with the second parties, and the second parties' heirs, personal representatives, successors and
assigns that the first party is the lawful owner of the said goods and chattels; that they are free from all encumbrances; that the
first party has good right to sell and transfer said property, goods and chattels; and that the first party will warrant and defend the
sale and transfer of the said property, goods and chattels hereby made to the second parties, and the second parties' heirs, personal
representatives, successors and assigns, against the lawful claims and demands of all persons whomsoever. This covenant shall
be binding upon the first party and the first party's heirs, personal representatives, successors and assigns.

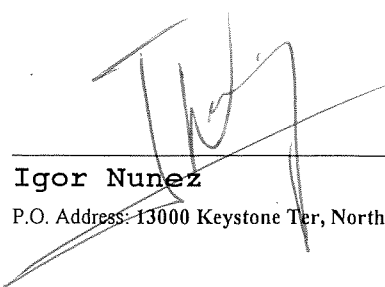
Bill of Sale Page 2

In Witness Whereof, the first party has hereunto set his hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:


Printed Name: Amaury Lantigua
Witness

Alaida Lantigua
Printed Name: Alaida Lantigua
Witness


Igor Nunez

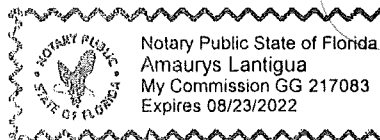
P.O. Address: 13000 Keystone Ter, North Miami, FL 33181

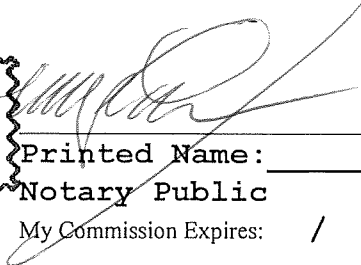
(Seal)

STATE OF Florida

COUNTY OF Miami-Dade

18 The foregoing instrument was acknowledged before me by means of **X** physical presence or online notarization, this
day of **October**, 2021 by **Igor Nunez**, a **single man**
who is personally known to me or who has produced his **Florida driver's license** as identification.




Printed Name: _____

Notary Public

My Commission Expires: / /

INDIVIDUAL(s)
NON-FOREIGN CERTIFICATION
BY TRANSFEROR

1. Section 1445 of the Internal Revenue Code provides that a transferee of a United States real property interest must withhold tax if the transferor is a foreign person.

2. In order to inform the transferee that withholding of tax is not required, upon the disposition by **Igor Nunez, a single man**

of the United States real property located in **Miami-Dade** County, **Florida** and described as follows:

Lots 1 and 2, Block 3, of CORAL GABLES SECTION E, a subdivision according to the Plat thereof, as recorded in Plat Book 8, Page 13, of the Public Records of Miami-Dade County, Florida.

the undersigned transferor certifies and declares by means of this certification, the following:

a. Transferor is not a non-resident alien for purposes of United States income taxation, and,

b. Transferor's United States taxpayer identification number is:

NAME

SOCIAL SECURITY NUMBER

Igor Nunez

771-44-4173

c. Transferor's Home or Office Address is

13000 Keystone Ter, North Miami, FL 33181

d. There are no other persons who have an ownership interest in the above described property other than Transferor.

3. The undersigned hereby further certifies and declares:

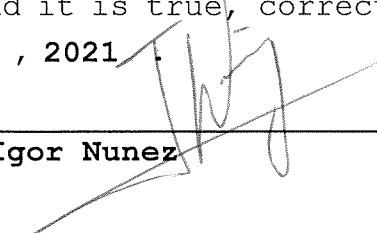
a. Transferor understands that the purchaser of the above described property intends to rely on the foregoing representations in connection with the United States Foreign Investment in Real Property Tax Act. (94 Stat 2682 as amended)

b. Transferor understands this certification may be disclosed to the Internal Revenue Service by transferee and that any false statement contained in this certification may be punished by fine, imprisonment or both.

Non-Foreign Certification - Page 2

Under penalties of perjury the undersigned declares that he has examined carefully this certification and it is true, correct and complete.

DATED this **1st** day of **October**, 2021.

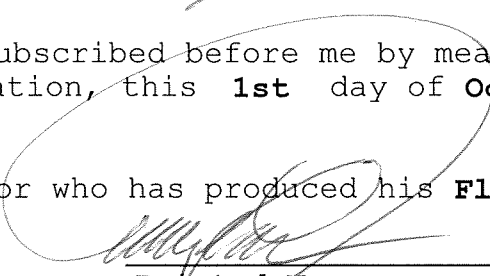


Igor Nunez

STATE OF **Florida**
COUNTY OF **Miami-Dade**

Sworn to (or affirmed) and subscribed before me by means of **X** physical presence or online notarization, this **1st** day of **October**, 2021 by **Igor Nunez, a single man**

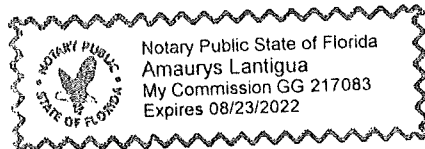
who is personally known to me or who has produced his **Florida driver's license** as identification.



Printed Name:

Notary Public

My Commission Expires:



AFFIDAVIT

STATE OF FLORIDA)
) SS:
COUNTY OF MIAMI-DADE)

Before me, the undersigned authority, personally appeared **IGOR NUNEZ** who being by me first duly sworn, on oath, depose and say:

1. That he/she () own, or are: (X) selling, or are: () purchasing the following Described property,

Lots 1 and 2, Block 3, of CORAL GABLES SECTION E, a subdivision according to the Plat thereof, as recorded in Plat Book 8, Page 13, of the Public Records of Miami-Dade County, Florida.

2. That the above described property is free and clear of all liens, taxes encumbrances, assessments and claims of every kind, nature and description whatsoever, except for mortgage or mortgages of record, if any, and except for real estate taxes for the year 2021.

3. That within the past 90 days there have been no improvements, alterations, or repairs to the above described property for which the costs thereof remain unpaid, and that within the past 90 days there have been no claims for labor or material furnished for repairing or improving the same, which remain unpaid, except the following: **NONE**. All sums due for labor and/or materials for any work performed on the property have been paid and that no liens or encumbrances against the property other than as stated herein, are outstanding.

4. That **Affiant is** in exclusive possession of the subject property.

5. That there are no construction liens pursuant to Florida Statute Chapter 713 against the above described property.

6. That the personal property owned by **Affiant** contained in the improvements on said property, or on the said premises, is also free and clear of all liens, encumbrances, claims and demands whatsoever.

7. That **Affiant**, in operation of said improvements and property, complied in all respects with the sales tax law of the State of Florida.

8. That **Affiant** know of no violations of Municipal Ordinances or unrecorded assessments which are due and payable pertaining to the above described property.

9. That no judgment, decree or warrant has been entered in any court of this state or of the United States against said **Affiant**, and which remains unsatisfied.

10. That **Affiant is** aware of the fact that the Abstract of Title to the above legally described property has been continued and the Public Records have been searched to a date prior to the closing of this transaction.

11. That there are no known objections or disputes with any adjoining property owner regarding boundary lines, encroachments, ownership of boundary fences and Affiants have not violated any restrictive covenant or setback lines that are applicable.

12. That the **Affiant** is not aware of any matters pending against them that could give rise to a lien that would attach to the above legally described property between the disbursement of the proceeds of this transaction and the recording of the aforesaid document giving rise to the interest being insured.

13. That the **Affiant has** not and shall not execute any instrument that would adversely affect the interest that is being created by the delivery of the abovementioned document, or title to the above legally described property.

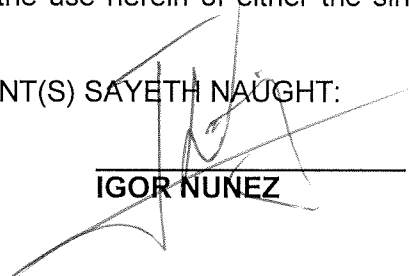
14. That **Affiant has** never been adjudged incompetent or bankrupt, and have never had any judgments, liens or warrants filed against them that remain not satisfied, but that their attention has been called to various judgments, liens, warrants, incompetency proceedings or bankruptcies files against individuals with name similarly and/or identical to the **Affiant**, but that said matters are against some persons other than **Affiant**.

15. That the **Affiant is** making this Affidavit to induce **Javier Avila and Jennifer Ruiz** to immediately disburse the necessary proceeds for the **Purchase** of the transaction and also to induce **Old Republic National Title Insurance Company** and through its agent, **Sanchez Vadillo LLP.**, to insure the "GAP" in accordance with Commitment For Title Insurance No. **VR-21-01000**.

16. **Affiant** further state that he/she are familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. **Affiant** further certify that he/she has read, or have heard read to them, the full facts of this affidavit, acknowledge its contents and further understand that his Affidavit may be made available to any governmental agency.

17. Whenever necessary or applicable, the use herein of any gender shall be deemed to include the other genders, and the use herein of either the singular or the plural shall be deemed to include the other.

FURTHER AFFIANT(S) SAYETH NAUGHT:



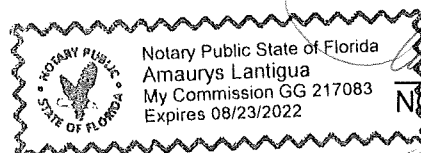
IGOR NUNEZ

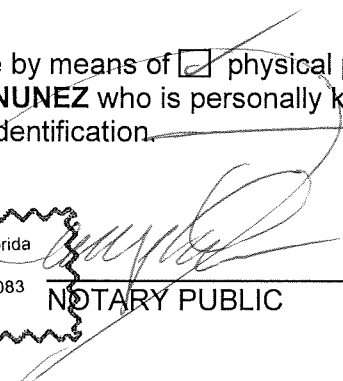
STATE OF FLORIDA)

COUNTY Miami-Dade)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 1st of OCTOBER, 2021 by **IGOR NUNEZ** who is personally known to me or who has produced _____ as identification.

Notary Seal





NOTARY PUBLIC

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F

UNITED STATES OF AMERICA

★ PASSPORT CARD ★

U
S
A
U
S
A

Nationality
USA

Surname
NUNEZ

Given Names
IGOR

Sex
M

Date of Birth
10 JUN 1972

Place of Birth
CUBA

Issued On
01 NOV 2011

Expires On
31 OCT 2021

Passport Card no.
C05632292

0-03396-1

14332714-08

UNITED STATES DEPARTMENT OF STATE

Disbursement Authorization

The undersigned **Igor Nunez** requests that all proceeds, pursuant to the Sale of the property located at **1258 Obispo Ave, Coral Gables, FL 33134** be sent via wire transfer to the following wiring instructions:

Name of Bank: TD BANK

Bank Address: _____

Phone Number: _____

Bank Routing Number: 067014822

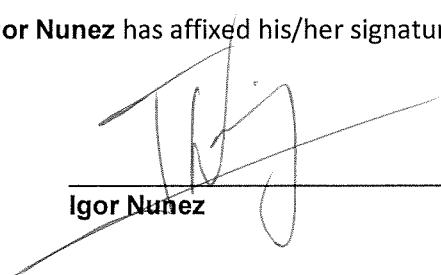
Account Name: IGOR NUNEZ

Address: 13145 Coronado Drive
North Miami, FL 33181

Phone Number: _____

Account Number: 4341485260

IN WITNESS WHEREOF, the undersigned **Igor Nunez** has affixed his/her signature on this 1 day of October, 2021.



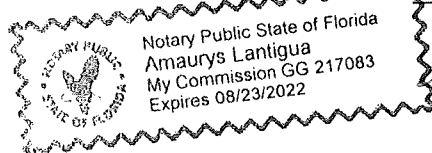
Igor Nunez

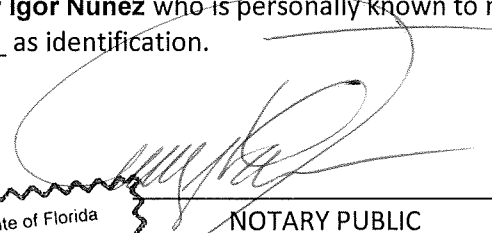
STATE OF FLORIDA)

COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 1 of October, 2021 by **Igor Nunez** who is personally known to me or who has produced _____ as identification.

Notary Seal





NOTARY PUBLIC

Disbursement Authorization

The undersigned **Igor Nunez, as Manager of Family First Investments LLC** requests that lenders fees, pursuant to the loan of the property located at **1258 Obispo Ave, Coral Gables, FL 33134** be sent via wire transfer to the following wiring instructions:

Name of Bank: Citibank

Bank Address: _____

Phone Number: _____

Bank Routing Number: 266 086 554

Account Name: FAMILY FIRST INVESTMENTS LLC

Address: 13145 Coronado Drive
North Miami, FL 33181

Phone Number: _____

Account Number: 9145843125

IN WITNESS WHEREOF, the undersigned **Igor Nunez** has affixed his/her signature on this 1 day of ~~August~~, 2021.
October

**Family First Investments LLC, a
Florida limited liability company**

Igor Nunez, Manager

State of Florida

County of Miami-Dade

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 1 of October, 2021 by **Igor Nunez, Manager of Family First Investments LLC, a Florida limited liability company** on behalf of the company, who is personally known to me or has produced a _____ as identification.

My Commission Expires: _____

