

<b>A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT</b>  <b>TITLE INSURORS OF FLORIDA</b> 150 2nd Avenue North, Suite 201 St. Petersburg, Florida 33701 727-456-4700 fax: 727-456-4701	<b>B. TYPE OF LOAN</b> 1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FMHA    3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA    5. <input type="checkbox"/> CONV. INS. 6. File Number: <b>QUOTE- 615</b> 7. Loan Number: 8. Mortgage Ins. Case No.:
--	--

*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 (poc) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.*

D. Buyer:	
E. Seller:	Kahtryn B. Pemble
F. Lender:	CASH
G. Property:	615 16TH AVE NE St. Petersburg, Pinellas County, Florida 33704 Lot 8, Block 54, SNELL & HAMLETT'S NORTH SHORE ADD, Book 3, Page 001, Pinellas County, Florida
H. Settlement Agent:	TITLE INSURORS OF FLORIDA
Place of Settlement:	150 2nd Avenue North, Suite 201, St. Petersburg, Florida 33701 Pinellas County
I. Settlement Date:	July 31, 2024

	<b>K. Summary of Seller's Transaction</b>
<b>100. Gross Amount Due From Buyer:</b>	<b>400. Gross Amount Due To Seller:</b>
101. Contract Sales Price	401. Contract Sales Price 1,950,000.00
102. Personal Property	402. Personal Property
103. Settlement Charges to Buyer (line 1400)	403.
<b>Adjustments for Items Paid by Seller in Advance:</b>	<b>Adjustments for Items Paid by Seller in Advance:</b>
106. City / Town Taxes	406. City / Town Taxes
107. County / Parish Taxes	407. County / Parish Taxes
108. Assessments	408. Assessments
<b>120. Gross Amount Due from Buyer:</b>	<b>420. Gross Amount Due to Seller: 1,950,000.00</b>
<b>200. Amounts Paid by or in Behalf of Buyer:</b>	<b>500. Reductions in Amount Due to Seller:</b>
201. Deposit / Earnest Money	501. Excess Deposit (see instructions)
202. Principal Amount of New Loan	502. Settlement Charges to Seller (Line 1400) 119,478.50
203. Existing Loan(s)	503. Existing Loan(s)
204.	504. Payoff of First Mortgage to ESTIMATED MTG PAYOFF 760,000.00
205.	505. Payoff of Second Mortgage
206.	506. Purchase Money Mortgage
<b>Adjustments for Items Unpaid by Seller:</b>	<b>Adjustments for Items Unpaid by Seller:</b>
210. City / Town Taxes	510. City / Town Taxes
211. County Tax Proration Jan 1, 2024 thru Jul 30, 2024	511. County Tax Proration Jan 1, 2024 thru Jul 30, 2024 6,208.16
212. Assessments	512. Assessments
<b>220. Total Paid by / for Buyer:</b>	<b>520. Total Reductions in Amount Due Seller: 885,686.66</b>
<b>300. Cash at Settlement from / to Buyer:</b>	<b>600. Cash at Settlement to / from Seller:</b>
301. Gross Amount due from Buyer (line 120)	601. Gross Amount due to Seller (line 420) 1,950,000.00
302. Less Amount Paid by/for Buyer (line 220)	602. Less Reductions Amount due Seller (line 520) 885,686.66
<b>303. Cash From Buyer:</b>	<b>603. Cash To Seller: \$1,064,313.34</b>

L. Settlement Charges		Paid from Seller's Funds at Settlement
<b>700. Total Sales / Broker's Commission:</b>		
Based on Price \$1,950,000.00 @ 5.00% = \$97,500.00		
Division of Commission as follows		
701.	48,750.00 to RE/MAX METRO	
702.	48,750.00 to TBD	
703.	Commission Paid at Settlement	97,500.00
704.	Broker Transaction Fee to RE/MAX METRO	275.00
<b>800. Items Payable in Connection with Loan:</b>		
801.	Loan Origination Fee	
802.	Loan Discount	
803.	Appraisal Fee	
804.	Credit Report	
805.	Lender's Inspection Fee	
806.	Mortgage Insurance Application Fee	
807.	Assumption Fee	
808.		
809.		
810.		
<b>900. Items Required by Lender to be Paid in Advance:</b>		
901.	Daily interest charge	
902.	Mortgage Insurance Premium	
903.	Hazard Insurance Premium	
904.	Flood Insurance Premium	
905.		
906.		
<b>1000. Reserves Deposited with Lender:</b>		
1001.	Hazard Insurance	
1002.	Mortgage Insurance	
1003.	City Property Taxes	
1004.	County Property Taxes	
1005.	Annual Assessments	
1006.		
<b>1100. Title Charges:</b>		
1101.	Settlement or Closing Fee to TITLE INSURORS OF FLORIDA	450.00
1102.	Abstract or Title Search to OLD REPUBLIC TITLE INSURANCE	75.00
1103.	Title Examination	
1104.	Title Insurance Binder	
1105.	Document Preparation	
1106.	Notary Fees	
1107.	Attorney Fees (includes above item numbers:	
1108.	Title Insurance to [Underwriter] to TITLE INSURORS OF FLORIDA (includes above item numbers:	7,450.00
1109.	Lender's Coverage 0.00	
1110.	Owner's Coverage 1,950,000.00 Risk Rate Premium: \$7,450.00	
1111.	Technology Fee for Closer's Choice to ACCUTITLE	21.00
1112.		
<b>1200. Government Recording and Transfer Charges:</b>		
1201.	Recording Fees: Deed 18.50 Mortgage 0.00 Releases 0.00	
1202.	City/County Tax/Stamps: Deed 0.00 Mortgage 0.00	
1203.	State Tax/Stamps: Deed 13,650.00 Mortgage 0.00	13,650.00
1204.	Intangible Tax to CLERK OF THE CIRCUIT COURT	
1205.		
<b>1300. Additional Settlement Charges:</b>		
1301.	Municipal Lien Search to CITY OF ST PETERSBURG	57.50
1302.	Survey	
1303.		
1304.		
1305.		
1306.		
<b>1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)</b>		<b>\$119,478.50</b>

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 HUD-1 Settlement Statement.

Seller: \_\_\_\_\_  
Kahtryn B. Pemble

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 the instructions of the parties hereto.

Settlement Agent: \_\_\_\_\_  
Jenny Martinez

Date: July 31, 2024

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.

Draft Copy

Draft Copy

2023 REAL ESTATE TAX

Charles W. Thomas, CFC, Pinellas County Tax Collector

P.O. Box 31149, Tampa, FL 33631-3149  
(727) 464-7777 | pinellastaxcollector.gov

Notice of Ad Valorem Taxes and Non-Ad Valorem Assessments

Pay online at [pinellastaxcollector.gov](http://pinellastaxcollector.gov)

• E-check - no fee • Credit card - 2.95% convenience fee

If Postmarked By	Nov 30, 2023				
Pay this Amount	\$10289.15				

ACCOUNT NUMBER	ESCROW CODE	MILLAGE CODE
R185867		SP

PARCEL NO.: 17/31/17/83219/054/0080  
SITE ADDRESS:615 16TH AVE NE, ST PETERSBURG  
PLAT: 3 PAGE: 1  
LEGAL:  
SNELL & HAMLETT'S NORTH  
SHORE ADD  
BLK 54, LOT 8

PEMBLE, KATHRYN B  
615 16TH AVE NE  
ST PETERSBURG, FL 33704-4718

AD VALOREM TAXES

TAXING AUTHORITY	MILLAGE RATE	ASSESSED VALUE	EXEMPTION	TAXABLE VALUE	TAXES LEVIED	
GENERAL FUND	4.7398	582,231	50,000	532,231	2,522.67	
HEALTH DEPARTMENT	0.0713	582,231	50,000	532,231	37.95	
EMS	0.8418	582,231	50,000	532,231	448.03	
SCHOOL-STATE LAW	3.1900	582,231	25,000	557,231	1,777.57	
SCHOOL-LOCAL BD.	2.7480	582,231	25,000	557,231	1,531.27	
ST PETERSBURG	6.4675	582,231	50,000	532,231	3,442.20	
SW FLA WTR MGMT.	0.2043	582,231	50,000	532,231	108.73	
PINELLAS COUNTY PLN.CNCL.	0.0210	582,231	50,000	532,231	11.18	
JUVENILE WELFARE BOARD	0.8250	582,231	50,000	532,231	439.09	
SUNCOAST TRANSIT AUTHORITY	0.7500	582,231	50,000	532,231	399.17	
TOTAL MILLAGE				19.8587	GROSS AD VALOREM TAXES	\$10,717.86

NON-AD VALOREM ASSESSMENTS

LEVYING AUTHORITY	AMOUNT
GROSS NON-AD VALOREM ASSESSMENTS	
	\$0.00

TAXES BECOME DELINQUENT APRIL 1ST	COMBINED GROSS TAXES AND ASSESSMENTS	\$10,717.86
-----------------------------------	--------------------------------------	-------------

PLEASE RETAIN TOP PORTION FOR YOUR RECORDS

2023 REAL ESTATE TAX

Charles W. Thomas, CFC, Pinellas County Tax Collector

Pay in U.S. funds to Charles W. Thomas, Tax Collector

P.O. Box 31149, Tampa, FL 33631-3149  
(727) 464-7777 | pinellastaxcollector.gov

Notice of Ad Valorem Taxes and Non-Ad Valorem Assessments

Pay online at [pinellastaxcollector.gov](http://pinellastaxcollector.gov)

• E-check - no fee • Credit card - 2.95% convenience fee

If Postmarked By	Nov 30, 2023				
Pay this Amount	\$10289.15				

ACCOUNT NUMBER	ESCROW CODE	MILLAGE CODE
R185867		SP

PARCEL NO.: 17/31/17/83219/054/0080  
SITE ADDRESS:615 16TH AVE NE, ST PETERSBURG  
PLAT: 3 PAGE: 1  
LEGAL:  
SNELL & HAMLETT'S NORTH  
SHORE ADD  
BLK 54, LOT 8

PEMBLE, KATHRYN B  
615 16TH AVE NE  
ST PETERSBURG, FL 33704-4718

**THIS IS AND CONTINUES TO BE THE  
HOMESTEADED PROPERTY OF KATHRYN B. PEMBLE**

**WARRANTY DEED**

**1. IDENTIFICATION OF GRANTOR.** Grantor's name and address is:

KATHRYN B. PEMBLE, a single woman  
615 16<sup>th</sup> Ave. NE  
St. Petersburg, FL 33704

The word "I" or "me" as hereafter used means each Grantor.

**2. IDENTIFICATION OF GRANTEE.** Grantee's name and address is:

Trustee of the KATHRYN B. PEMBLE DECLARATION OF TRUST DATED July 26, 2016, as to the remainder interest, if any, upon the death of Grantor, expressly reserving in KATHRYN B. PEMBLE, a single woman, a LIFE ESTATE, without any liability for waste, and reserving full power and authority in said life tenant to gift, sell, convey, mortgage, lease or otherwise manage and dispose of the property described herein, in fee simple, with or without consideration, without joinder of the remaindermen, and with full power and authority to retain any and all proceeds generated thereby. Grantor also reserves the right to change or remove the remaindermen at any time, without the consent of the remaindermen, except no right is reserved or retained to dispose of the property by devise upon the death of Grantor. No remaindermen shall have any right, power or authority to assign, transfer, encumber, or otherwise dispose of such interest or any part thereof until the death of Grantor. No interest in this property shall be subject to any claim, liability, attachment, execution or other process of law of any creditor of a remaindermen.

Subject to the foregoing, Grantee shall hold a remainder interest in and to the property. Upon the death of Grantor, all right, title and interest in and to the property, or whatever part thereof or interest therein remained in Grantor shall fully vest in Grantee.

615 16<sup>th</sup> Ave. NE  
St. Petersburg, FL 33704

The word "you" as hereafter used means each Grantee.

**3. MEANINGS OF TERMS.** The terms "I," "me," or "you" shall mean and include the masculine, feminine, singular or plural, as the context permits or requires, and include heirs, personal representatives, successors or assigns.

---

**Note to Clerk:** Only minimum Documentary Stamps are due on this Deed since there is no conveyance of a present interest in the property pursuant to Letter of Technical Advice No 00B4-024, Florida Department of Revenue.

Prepared by and Return to:  
Marilyn M. Polson, Esq.  
Fisher & Sauls, P.A.  
100 Second Avenue S. #701  
St. Petersburg, FL 33701

4. **DESCRIPTION OF REAL PROPERTY CONVEYED.** Property hereby conveyed is described as follows:

Lot 8, Block 54, SNELL & HAMLETT'S NORTH SHORE ADDITION, according to the Plat thereof, recorded in Plat Book 3, Page 001, of the Public Records of Pinellas County, Florida

together with all other tenements, hereditaments, easements and appurtenances belonging to or benefiting such property.

Property Appraiser's Parcel Identification Number is: 17-31-17-83219-054-0080

5. **CONSIDERATION.** Grantor, for and in consideration of the sum of \$10.00 and other valuable consideration, hereby acknowledges receipt.

6. **CONVEYANCE OF REAL PROPERTY.** For the consideration described in Paragraph 5, I have granted, bargained and sold to you the Real Property to have and to hold in fee simple forever.

7. **WARRANTY.** I fully warrant the title to the Real Property and will defend the same against the lawful claims of all persons whomsoever except for covenants, reservations, restrictions and easements of record and taxes subsequent to December 31, 2015.

8. **EXECUTION.** I have executed this Warranty Deed on July 26, 2016.

Shirley A. Wimpfen  
Signature of Witness  
SHIRLEY A. WIMPFEN

Kathryn B. Pemble (SEAL)  
KATHRYN B. PEMBLE

Melanie Sheehan  
Printed Name of Witness  
Melanie Sheehan  
Signature of Witness  
MELANIE SHEEHAN  
Printed Name of Witness

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing Warranty Deed was acknowledged before me on July 26, 2016, by KATHRYN B. PEMBLE.

- Personally known
- Florida Driver's License
- Other Identification
- Produced

Marilyn M. Polson  
Notary Public

MARILYN M. POLSON  
Print or type name of Notary

(SEAL)

