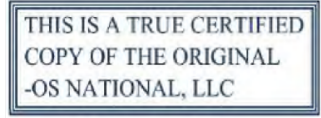


File No./Escrow No.: 472201  
Officer/Escrow Officer:

**OS National LLC**  
**3097 Satellite Blvd., Suite 400**  
**Duluth, GA 30096**  
**(770) 497-9100**



Property Address: 2820 STRAND CIRCLE  
OVIEDO, FL 32765 (SEMINOLE)  
(25-21-31-5NJ-0000-2360)

Borrower: OPENDOOR PROPERTY TRUST I, A DELAWARE STATUTORY TRUST  
410 N Scottsdale Rd  
Ste 1600  
Tempe, AZ 85281

Seller: DIPTI MINUNATH NAGARE AND SANDEEP NAMDEVRAO MUNDE  
2820 Paddle Point Ln.  
Cumming, GA 30041

Settlement Date: 7/14/2022  
Disbursement Date: 7/15/2022

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		<b>Deposits, Credits, Debits</b>		
	\$472,400.00	Contract sales price	\$472,400.00	
		Deposit or Earnest Money		\$1,250.00
\$23,620.00		Opendoor Service Charge		\$23,620.00
\$6,265.68		Repair Credit		\$6,265.68
		Earnest money retained by		
		Disbursed as proceeds (\$1,250.00)		
		<b>Prorations</b>		
	\$16.70	Non-Ad Valorem Assessments 7/15/2022 to 9/30/2022 @ \$78.13/Year	\$16.70	
	\$19.91	HOA Assessments 7/15/2022 to 1/1/2023 @ \$212.00/Six Months	\$19.91	
\$2,643.99		County taxes 1/1/2022 to 7/15/2022 @ \$4,949.00/Year		\$2,643.99
		<b>Payoffs</b>		
\$177,912.16		Payoff of first mortgage loan to Fairwinds Credit Union		
		<b>Commissions</b>		
		Commission Selling - Buyer Paid to Opendoor Brokerage LLC	\$1,181.00	
		<b>Title Charges</b>		
\$2,437.00		Owner's coverage \$472,400.00 Premium \$2,437.00 to OS National LLC		
\$500.00		Settlement or closing fee to OS National LLC	\$500.00	
		Title examination to OS National LLC	\$100.00	
		Notary/Signing fees to OS National LLC	\$150.00	
\$174.00		Municipal Lien Search to PropLogix		
		Electronic Filing Fee to Simplifile	\$3.25	
		<b>Government Recording and Transfer Charges</b>		
		Recording fees: Deed \$18.50	\$18.50	
\$3,306.80		State tax/stamps: Deed \$3,306.80		
		<b>Additional Settlement Charges</b>		
		HOA transfer Fees to Leland Management	\$125.00	
		HOA up front Dues to Leland Management	\$212.00	
\$395.00		HOA Fees to PropLogix		
Seller		Description	Borrower	
Debit	Credit		Debit	Credit
\$217,254.63	\$472,436.61	<b>Subtotals</b>	\$474,726.36	\$33,779.67
		Due From Borrower		\$440,946.69
\$255,181.98		Due To Seller		
\$472,436.61	\$472,436.61	<b>Totals</b>	\$474,726.36	\$474,726.36

**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize OS National LLC to cause the funds to be disbursed in accordance with this statement.

**BORROWER(S)**

OPENDOOR PROPERTY TRUST I, a Delaware statutory trust  
By: Opendoor Labs Inc., a Delaware corporation, as Trust Manager

By: Marissa Lollie  
Name: Marissa Lollie  
Title: Authorized Signer

**SELLER(S)**

\_\_\_\_\_  
DIPTI MINUNATH NAGARE

\_\_\_\_\_  
SANDEEP NAMDEVRAO MUNDE

**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize OS National LLC to cause the funds to be disbursed in accordance with this statement.


**BORROWER(S)**

OPENDOOR PROPERTY TRUST I, a Delaware statutory trust  
By: Opencor Labs Inc., a Delaware corporation, as Trust Manager

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

**SELLER(S)**

  
\_\_\_\_\_  
DIPTI MINUNATH NAGARE

  
\_\_\_\_\_  
SANDEEP NAMDEVRAO MUNDE

**ACKNOWLEDGEMENT AND RECEIPT OF SETTLEMENT STATEMENT / CLOSING DISCLOSURE**

Date: July 14, 2022

Buyer(s): OPENDOOR PROPERTY TRUST I, a Delaware statutory trust,

Seller(s): Dipti Minunath Nagare and Sandeep Namdevrao Munde,

Property Address: 2820 Strand Circle, Oviedo, FL 32765

File Number: 472201

Settlement Agent: OS National LLC

Buyer(s) and Seller(s) acknowledge that each has received, reviewed, and approved the entries appearing on this Settlement Statement/Closing Disclosure, and each acknowledge receipt of a copy of same. Seller(s) acknowledges receipt of payment in full of the proceeds due from the settlement and warrants the correctness of all payoff amounts for outstanding liens and encumbrances attached to Seller(s) and/or the property. If any party receiving a payoff as set forth in the Settlement Statement/Closing Disclosure refuses to accept that amount tendered, the party obligated to make such payoff (Buyer(s) or Seller(s)) agree(s) to immediately pay to Settlement Agent sufficient additional funds to make such payment acceptable to the refusing/receiving party.

Buyer(s) and Seller(s) authorizes Settlement Agent to disburse funds in accordance with the Settlement Statement/Closing Disclosure and lender instructions (if applicable).

Buyer(s), Seller(s) and all other parties to this transaction, acknowledge that all checks issued by Settlement Agent or recording of all documents are contingent upon all checks, sight drafts and other instruments accepted as payment for amounts due under this transaction being honored for payment by the institution on which such instruments are drawn. Buyer(s) and Seller(s) agree to indemnify and hold Settlement Agent harmless from any loss or damage suffered by them as a result of any negotiable instrument being dishonored or as a result of the authorized action of Settlement Agent.

If any computation, charge or proration required by the contract of sale is erroneous or omitted, for any reason, Buyer(s) and Seller(s) agree to re-prorate or adjust based on the correct figures as determined by the contract and to remit such sums to correct such error or omission. Buyer(s) and Seller(s) agree that should any inadvertent errors or omissions later be discovered in any documents executed at settlement, they shall promptly execute corrective documents. Any excess recording costs are inadvertent and will be refunded. Buyer(s) and Seller(s) acknowledge that Settlement Agent makes no representations as to the status of any outstanding or past due water, sewage or other utility bills applicable to the property. The status of such items shall be determined by and are the responsibility of the Buyer(s) and Seller(s).

If the proration of ad valorem property taxes, assessments or any other fee is made based on estimated amounts prior to receipt of current amounts due, Buyer(s) and Seller(s) agree to adjust said prorations based on the actual base amount due between themselves after closing and to immediately remit to the other the funds to make said proration correct. Seller(s) agrees to immediately forward any subsequent bills or notices received to Buyer(s) and to immediately remit to Buyer(s) the amounts for any taxes, assessments, penalties, interest or any other fees due, resulting from any assessment, reassessment or rebill, attributed to the time prior to the closing date.

Buyer(s) and Seller(s) hereby certify that they have carefully reviewed the Settlement Statement/Closing Disclosure, and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Settlement Statement/Closing Disclosure to be paid on their behalf. Borrower(s) further certify that we have received a copy of the Settlement Statement/Closing Disclosure.

**SUBSTITUTE FORM 1099 SELLER(S) STATEMENT:** The information contained herein is important tax information and is being furnished to the Internal Revenue Service. 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. The Sales Price of Property described on the Closing Disclosure or the Contract sales price on the Settlement Statement/Closing Disclosure constitutes the Gross Proceeds of this transaction.

**NOTICE TO PURCHASER-MORTGAGOR**

Pursuant to Section 627.798, Florida Statutes, notice is hereby given by OS National, LLC to the undersigned purchaser-mortgagor that a mortgagee title insurance policy is to be issued to your mortgagee lender, and that such policy does not provide title insurance protection to you as the owner of the real estate you are purchasing. The undersigned has read the above notice and understands that such mortgage title insurance policy to be issued to the mortgagee lender does not provide title insurance protection to the undersigned as owner.

**Buyer(s) Acknowledgement Only:**

OPENDOOR PROPERTY TRUST I, a Delaware statutory trust

By: Opendoor Labs Inc., a Delaware corporation, as Trust Manager

By: Marissa Lollie  
Name: Marissa Lollie  
Title: Authorized Signer

**Settlement Agent Certification**

I have reviewed the Settlement Statement/Closing Disclosure, the lender's closing instructions (if applicable) and any and all other forms relative to the escrow funds, including any disclosure of the title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and applicable law.

OS National LLC

by: Charles Chacko

**ACKNOWLEDGEMENT AND RECEIPT OF SETTLEMENT STATEMENT / CLOSING DISCLOSURE**

Date: July 14, 2022

Buyer(s): OPENDOCR PROPERTY TRUST I, a Delaware statutory trust,

Seller(s): Dipti Minunath Nagare and Sandeep Namdevrao Munde,

Property Address: 2820 Strand Circle, Oviedo, FL 32765

File Number: 472201

Settlement Agent: OS National LLC

Buyer(s) and Seller(s) acknowledge that each has received, reviewed, and approved the entries appearing on this Settlement Statement/Closing Disclosure, and each acknowledge receipt of a copy of same. Seller(s) acknowledges receipt of payment in full of the proceeds due from the settlement and warrants the correctness of all payoff amounts for outstanding liens and encumbrances attached to Seller(s) and/or the property. If any party receiving a payoff as set forth in the Settlement Statement/Closing Disclosure refuses to accept that amount tendered, the party obligated to make such payoff (Buyer(s) or Seller(s)) agree(s) to immediately pay to Settlement Agent sufficient additional funds to make such payment acceptable to the refusing/receiving party.

Buyer(s) and Seller(s) authorizes Settlement Agent to disburse funds in accordance with the Settlement Statement/Closing Disclosure and lender instructions (if applicable).

Buyer(s), Seller(s) and all other parties to this transaction, acknowledge that all checks issued by Settlement Agent or recording of all documents are contingent upon all checks, sight drafts and other instruments accepted as payment for amounts due under this transaction being honored for payment by the institution on which such instruments are drawn. Buyer(s) and Seller(s) agree to indemnify and hold Settlement Agent harmless from any loss or damage suffered by them as a result of any negotiable instrument being dishonored or as a result of the authorized action of Settlement Agent.


If any computation, charge or proration required by the contract of sale is erroneous or omitted, for any reason, Buyer(s) and Seller(s) agree to re-prorate or adjust based on the correct figures as determined by the contract and to remit such sums to correct such error or omission. Buyer(s) and Seller(s) agree that should any inadvertent errors or omissions later be discovered in any documents executed at settlement, they shall promptly execute corrective documents. Any excess recording costs are inadvertent and will be refunded. Buyer(s) and Seller(s) acknowledge that Settlement Agent makes no representations as to the status of any outstanding or past due water, sewage or other utility bills applicable to the property. The status of such items shall be determined by and are the responsibility of the Buyer(s) and Seller(s).

If the proration of ad valorem property taxes, assessments or any other fee is made based on estimated amounts prior to receipt of current amounts due, Buyer(s) and Seller(s) agree to adjust said prorations based on the actual base amount due between themselves after closing and to immediately remit to the other the funds to make said proration correct. Seller(s) agrees to immediately forward any subsequent bills or notices received to Buyer(s) and to immediately remit to Buyer(s) the amounts for any taxes, assessments, penalties, interest or any other fees due, resulting from any assessment, reassessment or rebill, attributed to the time prior to the closing date.

Buyer(s) and Seller(s) hereby certify that they have carefully reviewed the Settlement Statement/Closing Disclosure, and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Settlement Statement/Closing Disclosure to be paid on their behalf. Borrower(s) further certify that we have received a copy of the Settlement Statement/Closing Disclosure.

**SUBSTITUTE FORM 1099 SELLER(S) STATEMENT:** The information contained herein is important tax information and is being furnished to the Internal Revenue Service. 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. The Sales Price of Property described on the Closing Disclosure or the Contract sales price on the Settlement Statement/Closing Disclosure constitutes the Gross Proceeds of this transaction.

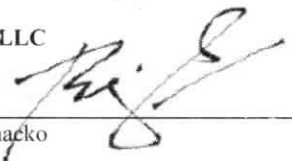
**Seller(s) Acknowledgement Only:**

  
\_\_\_\_\_  
Dipti Minunath Nagare

  
\_\_\_\_\_  
Sandeep Namdevrao Munde

**Settlement Agent Certification**

I have reviewed the Settlement Statement/Closing Disclosure, the lender's closing instructions (if applicable) and any and all other forms relative to the escrow funds, including any disclosure of the title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and applicable law.

OS National LLC  
by:   
\_\_\_\_\_  
Charles Chacko