

**CLOSING EXPENSES - DISCLOSURE**  
**(Watersound Origins)**

CONTRACT DATE: \_\_\_\_\_

BUYER(S): \_\_\_\_\_

SELLER: THE WATERSOUND COMPANY, LLC, a Florida limited liability company

LEGAL DESCRIPTION:

Lot \_\_\_\_\_, as recorded in Plat Book \_\_\_\_\_, Page \_\_\_\_\_, of the public records of Walton County, Florida.

AT THE CLOSING OF THE SALE BUYER IS HEREBY ADVISED THAT ADDITIONAL COSTS MAY BE DEMANDED FROM BUYER IN THE FORM OF CLOSING COSTS. THE KNOWN MAJOR CLOSING COSTS PAID BY BUYER AND SELLER ARE AS FOLLOWS: B for Buyer's cost. S for Seller's cost.

- B State Documentary Stamps on Deed
- B State Documentary Stamps on Mortgage/Note
- B Intangible Tax on Mortgage
- B Mortgagee's Title Insurance Policy for purchase price of the Lot
- S Owner's Title Insurance Policy for purchase price of the Lot
- B/S Attorney's fees
- B Survey, if necessary
- B Loan Origination Fee
- B Loan Discount Fee
- B Mortgage Transfer/Assumption Fee
- B Mortgage Insurance Premium (PMI)
- B Recording Deed
- B Recording Mortgage
- B Recording Mortgage Satisfaction
- B Credit Report Fee
- B Appraisal Fee
- B Lender Inspection Fee, Tax Service Fee and all other fees imposed by Lender
- S Real Estate Sales Commission
- B Loan Application Fee
- B Prepaid Insurance, Taxes and Interest
- B Hazard/Homeowner's Insurance
- B Watersound Origins Community Association Dues and Estoppel Fee
- B Contribution to Working Capital of Watersound Origins Community Association
- S The St. Joe Community Foundation, Inc. Fee
- B Water/Sewer Reservation Tap Fee
- B South Walton Fire Impact Fee

**Witness:**

\_\_\_\_\_  
\_\_\_\_\_

**Buyer(s):**

\_\_\_\_\_  
Printed Name: \_\_\_\_\_

\_\_\_\_\_  
Printed Name: \_\_\_\_\_

Dated: \_\_\_\_\_

**Witness:**

\_\_\_\_\_  
\_\_\_\_\_

**Seller:**

THE WATERSOUND COMPANY, LLC, a Florida  
limited liability company

By: \_\_\_\_\_  
Signature of Officer

Printed Name: \_\_\_\_\_  
Title: \_\_\_\_\_