

# 2000 UNIFORM BUSINESS REPORT (UBR)

8/1

DOCUMENT # P98000030149

1. Entity Name  
LICHTER & ASSOCIATES, INC.

**FILED**  
**Aug 29, 2000 8:00 am**  
**Secretary of State**

08-16-2000 90006 020 \*\*\*150.00

Principal Place of Business

2125 NORTHEAST 198TH TERRACE  
N MIAMI BEACH FL 33179

Mailing Address

2125 NORTHEAST 198TH TERRACE  
N MIAMI BEACH FL 33179

2. Principal Place of Business  
725 NE 195 St.

Suite, Apt. #, etc.

3. Mailing Address  
725 NE 195 St.

Suite, Apt. #, etc.

City & State  
Miami, FL

Zip  
33179

Country  
USA

City & State  
Miami, FL

Zip  
33179

Country  
USA

4. FEI Number 65-0831576

Applied For  
Not Applicable

5. Certificate of Status Desired ☐ \$8.75 Additional Fee Required

6. Name and Address of Current Registered Agent

AMERILAWYER  
343 ALMERIA AVENUE  
CORAL GABLES FL 33134

7. Name and Address of New Registered Agent

Name  
Daphne Lichter  
Street Address (P.O. Box Number is Not Acceptable)  
725 NE 195 St.  
City Miami FL Zip Code 33179

8. The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE *Daphne Lichter*  
Signature, typed or printed name of registered agent and title if applicable.

(NOTE: Registered Agent signature required when renewing)

DATE

8/23/00

9. This corporation is eligible to satisfy its intangible tax filing requirement and elects to do so. (See criteria on back) ☐

**FILE NOW!!! FEE IS \$550.00**  
**After SEPTEMBER 13, 2000 Min. will be \$750.00**  
**Make Check Payable to Department of State**

10. Election Campaign Financing Trust Fund Contribution. ☐ \$5.00 May Be Added to Fees

11. OFFICERS AND DIRECTORS

|                |                              |                                 |
|----------------|------------------------------|---------------------------------|
| TITLE          | PSTD                         | <input type="checkbox"/> Delete |
| NAME           | LICHTER, DAPHNE              |                                 |
| STREET ADDRESS | 2125 NORTHEAST 198TH TERRACE |                                 |
| CITY-ST-ZIP    | N MIAMI BEACH FL 33179       |                                 |
| TITLE          |                              | <input type="checkbox"/> Delete |
| NAME           |                              |                                 |
| STREET ADDRESS |                              |                                 |
| CITY-ST-ZIP    |                              |                                 |
| TITLE          |                              | <input type="checkbox"/> Delete |
| NAME           |                              |                                 |
| STREET ADDRESS |                              |                                 |
| CITY-ST-ZIP    |                              |                                 |
| TITLE          |                              | <input type="checkbox"/> Delete |
| NAME           |                              |                                 |
| STREET ADDRESS |                              |                                 |
| CITY-ST-ZIP    |                              |                                 |
| TITLE          |                              | <input type="checkbox"/> Delete |
| NAME           |                              |                                 |
| STREET ADDRESS |                              |                                 |
| CITY-ST-ZIP    |                              |                                 |

12. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 11

|                |                         |                                                                              |
|----------------|-------------------------|------------------------------------------------------------------------------|
| TITLE          | PSTD                    | <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition |
| NAME           | Daphne Lichter          |                                                                              |
| STREET ADDRESS | 725 NE 195 St.          |                                                                              |
| CITY-ST-ZIP    | N. Miami Bch., FL 33179 |                                                                              |
| TITLE          |                         | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME           |                         |                                                                              |
| STREET ADDRESS |                         |                                                                              |
| CITY-ST-ZIP    |                         |                                                                              |
| TITLE          |                         | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME           |                         |                                                                              |
| STREET ADDRESS |                         |                                                                              |
| CITY-ST-ZIP    |                         |                                                                              |
| TITLE          |                         | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME           |                         |                                                                              |
| STREET ADDRESS |                         |                                                                              |
| CITY-ST-ZIP    |                         |                                                                              |
| TITLE          |                         | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME           |                         |                                                                              |
| STREET ADDRESS |                         |                                                                              |
| CITY-ST-ZIP    |                         |                                                                              |

13. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this report or supplemental report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 11 or Block 12 if changed, or on an attachment with an address, with all other like empowered.

SIGNATURE: *Daphne Lichter*  
SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

8/1/00

Date

305-655-1387

Daytime Phone #

CR2E034 (5/00)

attachment # 8800030149 1107969



# A. SETTLEMENT STATEMENT

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0245

## B. Type of Loan

|        |                                        |                                                     |              |                |                                   |
|--------|----------------------------------------|-----------------------------------------------------|--------------|----------------|-----------------------------------|
| 1. FHA | 2. FinHA                               | 3. <input checked="" type="checkbox"/> Conv. Unins. | 4. P# Number | 7. Loan Number | 8. Mortgage Insurance Case Number |
| 4. VA  | 5. <input type="checkbox"/> Conv. Ins. |                                                     | 112-1271     | 3147           |                                   |

**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 information purposes and are not included in the totals.

## D. Name and Address of Borrower

ARTHUR A. LIPNER  
SHARI J. LIPNER  
2125 NE 198 TERRACE  
N MIAMI BEACH, FLORIDA 33179

## E. Name and Address of Seller

DAPHNE LICHTER  
725 NE 195 ST.  
N MIAMI BEACH, FLORIDA 33179

## F. Name and Address of Lender

UNLOAN.COM, INC., A FLORIDA  
CORPORATION  
3696 N FEDERAL HWY #101  
FT LAUDERDALE, FLORIDA 33308

## G. Property Location

2125 NE 198 TERRACE  
N MIAMI BEACH, FLORIDA 33179

## H. Settlement Agent

TRANS-STATE TITLE INSURANCE CORP.

Place of Settlement  
3950 AVENTURA BLVD SUITE 300  
AVENTURA, FLORIDA 33180

## I. Settlement Date

03/01/00  
03/01/00

## J. SUMMARY OF BORROWER'S TRANSACTION:

|                                                 |            |
|-------------------------------------------------|------------|
| 100. Gross Amount Due From Borrower             |            |
| 101. Contract sales price                       | 190,000.00 |
| 102. Personal property                          |            |
| 103. Settlement charges to borrower (line 1400) | 5,678.16   |
| 104. GLAZER & GLAZER (XEROX COPIES)             | 20.00      |
| 105.                                            |            |
| Adjustments for items paid by seller in advance |            |
| 106. City/town taxes to                         |            |
| 107. County taxes to                            |            |
| 108. Assessments 03/01 to 09/30                 | 204.62     |
| 109.                                            |            |
| 110.                                            |            |
| 111.                                            |            |
| 112.                                            |            |

## K. SUMMARY OF SELLER'S TRANSACTION:

|                                                 |            |
|-------------------------------------------------|------------|
| 400. Gross Amount Due To Seller                 |            |
| 401. Contract sales price                       | 190,000.00 |
| 402. Personal property                          |            |
| 403.                                            |            |
| 404.                                            |            |
| 405.                                            |            |
| Adjustments for items paid by seller in advance |            |
| 406. City/town taxes to                         |            |
| 407. County taxes to                            |            |
| 408. Assessments 03/01 to 09/30                 | 204.62     |
| 409.                                            |            |
| 410.                                            |            |
| 411.                                            |            |
| 412.                                            |            |

20. GROSS AMOUNT DUE FROM BORROWER 196,902.78

## 20. Amounts Paid By or In Behalf of Borrower

|                                        |            |
|----------------------------------------|------------|
| 201. Deposit or earnest money          |            |
| 202. Principal amount of new loan(s)   | 140,000.00 |
| 203. Existing loan(s) taken subject to |            |
| 204.                                   |            |
| 205.                                   |            |
| 206.                                   |            |
| 207.                                   |            |
| 208. PURCHASE MONEY MORTGAGE (2ND)     | 10,000.00  |
| 209.                                   |            |

420. GROSS AMOUNT DUE TO SELLER 190,204.62

## 420. Reductions in Amount Due To Seller

|                                               |           |
|-----------------------------------------------|-----------|
| 501. Excess Deposit (see instructions)        |           |
| 502. Settlement charges to seller (line 1400) | 2,008.00  |
| 503. Existing loan(s) taken subject to        |           |
| 504. Payoff of first mortgage loan            | 25,295.98 |
| 505. Payoff of second mortgage loan           |           |
| 506. LIEN INQUIRIES (2)                       | 65.00     |
| 507. ESCROW/FINAL WATER BILL                  | 150.00    |
| 508. PURCHASE MONEY MORTGAGE (2ND)            | 10,000.00 |
| 509.                                          |           |

## Adjustments for items unpaid by seller

|                                 |        |
|---------------------------------|--------|
| 10. City/town taxes to          |        |
| 11. County taxes 01/01 to 03/01 | 442.92 |
| 12. Assessments to              |        |
| 13.                             |        |
| 14.                             |        |
| 15.                             |        |
| 16.                             |        |
| 17.                             |        |
| 18.                             |        |
| 19.                             |        |

## Adjustments for items unpaid by seller

|                                  |        |
|----------------------------------|--------|
| 510. City/town taxes to          |        |
| 511. County taxes 01/01 to 03/01 | 442.92 |
| 512. Assessments to              |        |
| 513.                             |        |
| 514.                             |        |
| 515.                             |        |
| 516.                             |        |
| 517.                             |        |
| 518.                             |        |
| 519.                             |        |

2 TOTAL PAID BY/FOR BORROWER 150,442.92

## 2. Cash At Settlement From or To Borrower

|                                                 |            |
|-------------------------------------------------|------------|
| 1. Gross amount due from borrower (line 120)    | 196,902.78 |
| 2. Less amounts paid by/for borrower (line 220) | 150,442.92 |
| 3. CASH FROM BORROWER                           | 46,459.86  |

520. TOTAL REDUCTION AMOUNT DUE SELLER 37,961.90

## 520. Cash At Settlement To or From Seller

|                                                  |            |
|--------------------------------------------------|------------|
| 601. Gross amount due to seller (line 420)       | 190,204.62 |
| 602. Less reduction amount due seller (line 520) | 37,961.90  |
| 603. CASH TO SELLER                              | 152,242.72 |

IN THE EVENT THE TAXES DIFFER WHEN THE TAX BILL FOR THE CURRENT YEAR IS RECEIVED, THE PARTIES AGREE TO REPRORATE SAME BETWEEN THEMSELVES.

ATTN: GRETHER

| L. SETTLEMENT CHARGES:                                                                                 |                                                       | FILE #: 112-127L | PAYED FROM BORROWER'S FUNDS AT SETTLEMENT | PAYED FROM SELLER'S FUNDS AT SETTLEMENT |
|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------|------------------|-------------------------------------------|-----------------------------------------|
| 700. TOTAL SALES/BROKER'S COMMISSION based on price \$                                                 |                                                       |                  |                                           |                                         |
| Division of commission (line 700) as follows:                                                          |                                                       |                  |                                           |                                         |
| 701. \$                                                                                                | to                                                    |                  |                                           |                                         |
| 702. \$                                                                                                | to                                                    |                  |                                           |                                         |
| 703. Commission paid at Settlement                                                                     |                                                       |                  |                                           |                                         |
| 704.                                                                                                   |                                                       |                  |                                           |                                         |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN                                                             |                                                       | P.O.C. Items     |                                           |                                         |
| 801. Loan Origination Fee                                                                              | %                                                     |                  |                                           |                                         |
| 802. Loan Discount                                                                                     | %                                                     |                  |                                           |                                         |
| 803. Appraisal Fee                                                                                     | to ONLOAN.COM, INC., A FLORIDA CORPORATION            | 275B             |                                           |                                         |
| 804. Credit Report                                                                                     | to ONLOAN.COM, INC., A FLORIDA CORPORATION            |                  | 40.00                                     |                                         |
| 805. Lender's Inspection Fee                                                                           | to                                                    |                  |                                           |                                         |
| 806. Mtg. Ins. Application Fee                                                                         | to                                                    |                  |                                           |                                         |
| 807. Assumption Fee                                                                                    | to                                                    |                  |                                           |                                         |
| 808. PROCESSING FEE                                                                                    | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 275.00                                    |                                         |
| 809. TAX SERVICE FEE                                                                                   | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 81.00                                     |                                         |
| 810. UNDERWRITING FEE                                                                                  | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 375.00                                    |                                         |
| 811. COORDINATION FEE                                                                                  | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 35.00                                     |                                         |
| 812. DOCUMENT STORAGE FEE                                                                              | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 10.00                                     |                                         |
| 813. GOVERNMENT COMPLIANCE FEE                                                                         | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 25.00                                     |                                         |
| 814. WIRE TRANSFER FEE (OUTGOING)                                                                      | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 8.00                                      |                                         |
| 815. FLOOD DETERMINATION CERT.                                                                         | STEWART TITLE                                         |                  | 25.50                                     |                                         |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE                                                    |                                                       |                  |                                           |                                         |
| 901. Interest from 03/01/00 to 08/01/00 @ \$ 32.57 /day 31 Days                                        |                                                       |                  | 1,009.65                                  |                                         |
| 902. Mortgage Insurance Premium for                                                                    | to                                                    |                  |                                           |                                         |
| 903. Hazard Insurance Premium for 1 YR. to AMERICAN SUPERIOR                                           |                                                       | 1237B            |                                           |                                         |
| 904. WINDSTORM INSURANCE FNUA                                                                          |                                                       | 1288B            |                                           |                                         |
| 905.                                                                                                   |                                                       |                  |                                           |                                         |
| 1000. RESERVES DEPOSITED WITH LENDER FOR                                                               |                                                       |                  |                                           |                                         |
| 1001. Hazard Insurance                                                                                 | 3 mo.@ \$ 103.08 /mo.                                 |                  | 309.24                                    |                                         |
| 1002. Mortgage Insurance                                                                               | mo.@ \$ /mo.                                          |                  |                                           |                                         |
| 1003. City property taxes                                                                              | mo.@ \$ /mo.                                          |                  |                                           |                                         |
| 1004. County property taxes                                                                            | 7 mo.@ \$ 264.83 /mo.                                 |                  | 1,853.81                                  |                                         |
| 1005. Annual Assessments                                                                               | mo.@ \$ /mo.                                          |                  |                                           |                                         |
| 1006. WINDSTORM INSURANCE                                                                              | 3 mo.@ \$ 107.33 /mo.                                 |                  | 321.99                                    |                                         |
| 1007.                                                                                                  | mo.@ \$ /mo.                                          |                  |                                           |                                         |
| 1008. Aggregate Credit for Hazard/Flood Ins, City/County Prop Taxes, Mortgage Ins & Annual Assessments |                                                       |                  | 1,059.28                                  |                                         |
| 1100. TITLE CHARGES                                                                                    |                                                       |                  |                                           |                                         |
| 1101. Settlement or closing fee                                                                        | to TRANS-STATE TITLE INSUR                            |                  | 175.00                                    |                                         |
| 1102. Abstract or title search                                                                         | to COMMONWEALTH LAND TITLE INS/TST                    |                  |                                           | 225.00                                  |
| 1103. Title examination                                                                                | to TRANS-STATE TITLE INSUR                            |                  | 150.00                                    |                                         |
| 1104. Title insurance binder                                                                           | to                                                    |                  |                                           |                                         |
| 1105. Document preparation                                                                             | to ONLOAN.COM, INC., A FLORIDA CORPORATION            |                  | 150.00                                    |                                         |
| 1106. Notary fees                                                                                      | to                                                    |                  |                                           |                                         |
| 1107. Attorney's fees                                                                                  | to SMITH & SUPRASKI, P.A.                             |                  |                                           | 600.00                                  |
| (includes above items No: )                                                                            |                                                       |                  |                                           |                                         |
| 1108. Title Insurance                                                                                  | to TRANS-STATE TITLE INSUR                            |                  | 1,200.00                                  |                                         |
| (includes above items No: 1101-1108)                                                                   |                                                       |                  |                                           |                                         |
| 1109. Lender's coverage \$                                                                             | 140,000.00 175.00 incl 25 Risk Prem                   |                  |                                           |                                         |
| 1110. Owner's coverage \$                                                                              | 190,000.00 .... 1025.00                               |                  |                                           |                                         |
| 1111. POST CLOSE ABS RECERTIFICATION COMMONWEALTH LAND TITLE INS/TST                                   |                                                       |                  | 95.00                                     |                                         |
| 1112. FLORIDA FORM 9 ENDORSEMENT FIRST AMERICAN TITLE INS CO/TST                                       |                                                       |                  | 105.00                                    |                                         |
| 1113. ALTA 8.1 & ASSIGN. HTG. END. FIRST AMERICAN TITLE INS CO/TST                                     |                                                       |                  | 70.00                                     |                                         |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES                                                        |                                                       |                  |                                           |                                         |
| 1201. Recording fees                                                                                   | Deed \$ 15.00 ; Mortgage \$ 96.00 ; Releases \$ 10.50 |                  | 111.00                                    | 10.50                                   |
| 1202. City/county/stamps                                                                               | Deed \$ ; Mortgage \$                                 |                  |                                           |                                         |
| 1203. State tax/stamps                                                                                 | Deed \$ 1,140.00 ; Mortgage \$ 490.00                 |                  | 490.00                                    | 1,140.00                                |
| 1204. Intangible Tax                                                                                   |                                                       |                  | 280.00                                    |                                         |
| 1205. RECORD 2ND MORTGAGE                                                                              |                                                       |                  | 74.50                                     |                                         |
| 1300. ADDITIONAL SETTLEMENT CHARGES                                                                    |                                                       |                  |                                           |                                         |
| 1301. Survey                                                                                           | to NOVA SURVEYORS                                     |                  | 325.00                                    |                                         |
| 1302. Pest Inspection                                                                                  | to                                                    |                  |                                           |                                         |
| 1303. FEDERAL EXPRESS                                                                                  | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 14.00                                     |                                         |
| 1304. COURIER FEE                                                                                      | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 15.00                                     |                                         |
| 1305. ASSIGNMENT OF MORTGAGE                                                                           | ONLOAN.COM, INC., A FLORIDA CORPORATION               |                  | 12.50                                     |                                         |
| 1306. COURIER/FEDERAL EXPRESS                                                                          | TRANS-STATE TITLE INSUR                               |                  | 55.00                                     | 25.00                                   |
| 1307. HARD COPIES/TELETAX FEE                                                                          | ATTORNEYS TITLE SERVICES/TST                          |                  | 25.25                                     | 7.50                                    |
| 1308. WIRE TRANSFER (INCOMING)                                                                         | TRANS-STATE TITLE INSUR                               |                  | 20.00                                     |                                         |
| 1400. TOTAL SETTLEMENT CHARGES (enter on lines 103 and 502, Sections J and K)                          |                                                       |                  | 6,678.16                                  | 2,008.00                                |

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 account of or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

ARMANDO LUCIFER Buyer/Borrower

DAPHNE LUCIFER

SHAWN LUCIFER Buyer/Borrower

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the lender on account of this transaction.

3/1/08

3573 attachment # P98000030149

107960

**Lichter & Associates, Inc.**

725 NE 195th St. • Miami, FL 33179-3457

Phone: 305-655-1387 • Fax (305) 949-1689 • e-mail: newmilpub@aol.com

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August 1, 2000

Uniform Business Report  
Division of Corporations  
P.O. Box 1500  
Tallahassee, FL 32302-1500

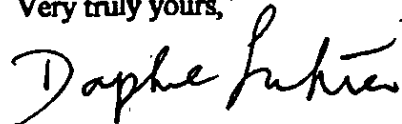
Re: Lichter & Associates, Inc.

I am also enclosing the Second Notice 2000 Uniform Business Report which, as you can see, was forwarded to me from my previous address. The original report form was never received by me. Possibly it was lost in the move.

I would appreciate your consideration in accepting the \$150.00 check enclosed and waiving the penalty assessed due to the fact that the original papers were apparently misdirected so that I can keep my corporation going. It is a young business and has just begun to "get off the ground."

Your cooperation is sincerely appreciated.

Very truly yours,

  
Daphne Lichter