

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number AM00009638	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance			

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 & Address of Borrower [Redacted] LLC כסאן וואסא עס יקארני א	E. Name & Address of Seller Lerner Sampson & Rothfuss as Attorney in Fact for Fannie Mae A/K/A Federal National Mortgage Association 14221 Dallas Parkway, Suite 1000 Dallas, TX 75254	F. Name & Address of Lender
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G. Property Location Municipality Cleveland Heights, Prior Owner Tibbs, Paul R., LSR File No. 200914874, Referral No. C100YB5, Cuyahoga County [Redacted] Road Cleveland Heights, OH 44118 כסאן קראסע טלמדי י"לדע	H. Settlement Agent Name AccuTitle Agency, Inc. 120 East Fourth St. Second Floor Cincinnati, OH 45202 Tax ID: Underwritten By: First American	I. Settlement Date 2/18/2011 Fund:
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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	\$19,000.00	401. Contract Sales Price	\$19,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$25,251.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Assessment Taxes		408. Assessment Taxes	
109. School property taxes		409. School property taxes	
110. MUD taxes		410. MUD taxes	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$44,251.00	420. Gross Amount Due to Seller	\$19,000.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,900.00	501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$2,676.50
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Commitment fee		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 07/01/10 thru 02/18/11	\$1,854.92	511. County property taxes 07/01/10 thru 02/18/11	\$1,854.92
212. Assessment Taxes		512. Assessment Taxes	
213. School property taxes		513. School property taxes	
214. MUD taxes		514. MUD taxes	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$3,754.92	520. Total Reduction Amount Due Seller	\$4,531.42
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$44,251.00	601. Gross Amount due to seller (line 420)	\$19,000.00
302. Less amounts paid by/for borrower (line 220)	\$3,754.92	602. Less reductions in amt. due seller (line 520)	\$4,531.42
303. Cash From Borrower	\$40,496.08	603. Cash To Seller	\$14,468.58

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Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

L. Settlement Charges

700. Total Sales/Broker's Commission based on price \$19,000.00 @ % = \$2,000.00			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:				
701. \$1,000.00	to	ReMax Beyond 2000 (less \$1900.00 earnest money)		
702. \$1,000.00	to	ReMax Beyond 2000		
703. Commission Paid at Settlement			\$0.00	\$2,000.00
704. Processing Fee	to	ReMax Beyond 2000	\$225.00	
800. Items Payable in Connection with Loan				
801. Loan Origination Fee	%	to		
802. Loan Discount	%	to		
803. Appraisal Fee		to		
804. Credit Report		to		
805. Lender's Inspection Fee		to		
806. Mortgage Insurance Application		to		
807. Assumption Fee		to		
900. Items Required by Lender To Be Paid in Advance				
901. Interest from	2/18/2011	to	3/1/2011	@ \$0/day
902. Mortgage Insurance Premium for	months	to		
903. Hazard Insurance Premium for	years	to		
1000. Reserves Deposited With Lender				
1001. Hazard insurance	months @		per month	
1002. Mortgage insurance	months @		per month	
1003. City property taxes	months @		per month	
1004. County property taxes	months @	\$242.15	per month	
1005. Assessment Taxes	months @		per month	
1006. School property taxes	months @		per month	
1007. MUD taxes	months @		per month	
1008. Other taxes	months @		per month	
1011. Aggregate Adjustment				
1100. Title Charges				
1101. Settlement or closing fee	to	Accutitle Agency, Inc.	\$200.00	
1102. Abstract or title search	to	Accutitle Agency, Inc.		\$100.00
1103. Title Exam	to	Accutitle Agency, Inc.		\$175.00
1104. Binder / Commitment	to	Accutitle Agency, Inc.	\$37.50	\$37.50
1105. Document preparation	to			
1106. Notary fees	to			
1107. Attorney's fees	to			
(includes above items numbers:)		
1108. Title insurance	to	Accutitle Agency, Inc.	\$87.50	\$87.50
(includes above items numbers:)		
1109. Lender's coverage	\$0.00/\$0.00			
1110. Owner's coverage	\$19,000.00/\$175.00			
1111. CPL Fees	to			
1112. Attorney Fee	to	Lerner, Sampson & Rothfuss		\$200.00
1200. Government Recording and Transfer Charges				
1201. Recording Fees	Deed \$36.00 ; Mortgage ; Rel	to	Cuyahoga County Fiscal Office	\$36.00
1202. City/county tax/stamps	Deed \$76.00 ; Mortgage	to	Cuyahoga County Fiscal Office	\$76.00
1203. State tax/stamps	Deed \$0.50 ; Mortgage	to	Cuyahoga County Fiscal Office	\$0.50
1204. Tax certificates	to			
1205. Conveyance Fee	to			
1206. Courier/Messenger Fee	to	Accutitle Agency, Inc.	\$25.00	
1300. Additional Settlement Charges				
1301. Survey	to			
1302. Pest Inspection	to			
1303. Overnight Fees	to	Accutitle Agency, Inc.	\$20.00	
1304. Wire Fees	to			
1305. ReKey Fee	to	Grouch Services	\$120.00	
1306. POS Hold	to	Accutitle Agency, Inc.	\$24,350.00	
1307. Escrow Hold Fee	to	Accutitle Agency, Inc.	\$150.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			\$25,251.00	\$2,676.50

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

By _____
_____ LLC

Fannie Mae A/K/A Federal National Mortgage Association by Lerner
Sampson & Rothfuss as Attorney in Fact

By _____

by:
Andrew M. Top, Assistant Secretary
POA Recorded: 200902171265

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent _____ 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.