

B. Type of Loan

## A. Settlement Statement (HUD-1)

1FHA      2RHS      3Conv. Unins.      6.        4VA      5Conv. Ins.      20	File Number: 160111673			8. Mortgage Insurance Case Number:		
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 and Address of Buyer:	Seller:	er: F. Name and Address of Lender:				
Marilyn Y Fetchet	Michael J Incze		CASH			
26091 Royalton Rd	26121 Royalton Rd					
Columbia Station, OH 44028	Columbia Station, OH 44	028				
G. Property Location: 26121 Royalton Rd	H. Settlement Agent: Cleveland Home Title Age			I. Settlement Date:		
Columbia Station, OH 44028	2035 Crocker Road, Suite					
Lorain County, Ohio	Westlake, OH 44145	7 104	Ph. (440)788-7100	January 25, 2016		
Loran County, Onio	Place of Settlement:		111. (440)700-7100			
	2035 Crocker Road, Suite	104				
	Westlake, OH 44145	, 104				
J. Summary of Buyer's transaction		K. Summary of Seller's	s transaction			
100. Gross Amount Due from Buyer:		400. Gross Amount Due t				
101. Contract sales price	75,000.00	401. Contract sales price		75,000.00		
102. Personal property		402. Personal property				
103. Settlement Charges to Buyer (Line 1400)	843.62	403.				
104.		404.				
105.		405.				
Adjustments for items paid by Seller in advance		Adjustments for items p	oaid by Seller in advance	9		
106. City/Town Taxes to		406. City/Town Taxes	to			
107. County Taxes to		407. County Taxes	to			
108. Assessments to		408. Assessments	to			
109.		409.				
<u>110.</u> 111.		410. 411.				
112.		411.				
120. Gross Amount Due from Buyer	75,843.62	420. Gross Amount Due		75,000.00		
200. Amounts Paid by or in Behalf of Buyer		500. Reductions in Amo				
201. Deposit or earnest money		501. Excess deposit (see		7 000 00		
202. Principal amount of new loan(s) 203. Existing loan(s) taken subject to		502. Settlement charges to 503. Existing loan(s) take		7,282.02		
203. Existing roan(s) taken subject to		504. Payoff First Mortgage		65,274.55		
205.		505. Payoff Second Mortg				
206.		506.				
207.		507.				
208. Seller paid 1/2 Owners' Policy		508. Seller paid 1/2 Owne	ers' Policy			
209.		509.				
Adjustments for items unpaid by Seller		Adjustments for items u		1		
210. City/Town Taxes to		510. City/Town Taxes	to			
211. County Taxes 01/01/16 to 01/26/16	193.43	511. County Taxes	01/01/16 to 01/26	/16 193.43		
212. Assessmentsto213.		512. Assessments 513.	to			
213. 214.		513.				
214. 215.		514.				
216.		516.				
217.		517. Water & Sewer Hold	to Cleveland Home Title			
218.		518.				
219.		519.				
220. Total Paid by/for Buyer	193.43	520. Total Reduction Ar	nount Due Seller	75,000.00		
300. Cash at Settlement from/to Buyer	i	600. Cash at settlement		, , , , , , , , , , , , , , , , , , , ,		
301. Gross amount due from Buyer (line 120)	75,843.62	601. Gross amount due to		75,000.00		
302. Less amount paid by/for Buyer (line 220)	( 193.43)	602. Less reductions due	Seller (line 520)	( 75,000.00)		
303. Cash X From To Buyer	75,650.19	603. Cash 🗌 To	From Seller	0.00		

\* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. 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. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

Too. Tools and a consensation (inco 2007) as blocks:      Period      Period <th>L. Settlement Charges</th> <th></th> <th></th> <th></th>	L. Settlement Charges			
Division of commission (inter 200) as bit/loss:      Period a      Specifier			Paid From	Paid From
Tack # 229.00      D      Bestiment      Settiment      Settimant      Settimant      Se	Division of commission (line 700) as follows:			
Table Comparison paid at satilement      4 4500.0        703.      Comparison paid at satilement      4 4500.0        704.      Comparison paid at satilement      4 500.0        705.      Comparison paid at satilement      6 500.00        706.      Comparison paid at satilement      6 500.00        707.      Comparison paid at satilement      6 500.00        708.      Comparison paid at satilement      6 500.00        709.      More paid at satilement      6 500.00        700.      Comparison paid at satilement      7 500.00        700.      More paid at satilement      7 500.00        700.	701. \$ 2,250.00 to Realty Trust Services		Funds at	Funds at
79.4.	702. \$ 2,250.00 to Realty Trust Services		Settlement	Settlement
786.      (************************************	703. Commission paid at settlement			4,500.00
300.1 brance      \$ (from GFE #1)        302.0 ur origination charge      \$ (from GFE #1)        302.0 ur origination charge      \$ (from GFE #1)        302.0 ur origination charge      \$ (from GFE #1)        303.0 ur origination charge      0.00        304.0 ardiated individuation charge      0.00        305.0 credit Report      to        306.1 credit Report      to        307.1 food certification      to        308.1 credit Report      to        309.1 credit Report      to        300.1 credit Report      to        301.1 credit Report      to        302.1 credit Report      to        303.1 credit Report </td <td>704.</td> <td></td> <td></td> <td></td>	704.			
991      Our origination charge      \$      (from GFE #1)         993. Our origination charge to CASH      (from GFE #3)      0.00        993. Our origination charge to CASH      (from GFE #3)      0.00        993. Our origination charge to CASH      (from GFE #3)      0.00        993. Cord origination to to (from GFE #3)      0.00      0.00        993. Cord origination to to (from GFE #3)      0.00      0.00        993. Cord origination to to (from GFE #3)      0.00      0.00        993. Cord origination to to (from GFE #3)      0.00      0.00        903. Interse Required by Lender to Be Paid in Advance      0.00      0.00        903. Interse Required by Lender to Be Paid in Advance      (from GFE #1)      0.00        903. Horn Grin (F.G. B)      0.00      0.00      0.00        903. Horn Grin (F.G. B)      0.00      0.00      0.00        903. Horn Grin (F.G. B)      0.00      0.00      0.00        904. Corin GFE #1)      0.00      0.00      0.00        905. Corin GFE #3      0.00      0.00      0.00        904. Corin GFE #3      0.00      0.00        905. Corin GFE #3<	705.			
302. Your adjuined information informatinformatinformation information information information informat	800. Items Payable in Connection with Loan			
803. War adueled origination pharges to CASH.    (from GFE #3).    0.00      904. Apprential origination pharges to CASH.    (from GFE #3).       905. Credit Report    to    (from GFE #3).       805. Tax service    to    (from GFE #3).        805. Tax service    to    (from GFE #3).        806. Additionation    to    (from GFE #3).        807. Biola derification    to    (from GFE #3).        808. Additionation of the GFE #3).          809. Internationation of the GFE #3).          900. Marcer tender base from to to @ Siday. (from GFE #1).         900. Marcer tender te	801. Our origination charge \$	(from GFE #1)		
0804. Agental ifee    io    (from GFE #3)    Image: Constraint of the C	802. Your credit or charge (points) for the specific interest rate chosen \$	(from GFE #2)		
900. Credit Report0(from GFE #3)907. Flood ocalification10(from GFE #3)907. Biod ocalification10(from GFE #3)908. Credit Credit De Pair I(from GFE #3)908. Credit De Pair I(from GFE #3) </td <td></td> <td>(from GFE #A)</td> <td>0.00</td> <td></td>		(from GFE #A)	0.00	
90. Tend querificajion      if      (from GFE #3)      (del and		· · · · · · · · · · · · · · · · · · ·		
807. Florid certification    ifton GFE #3    Image: florid GFE #3    Im	805. Credit Report to	(from GFE #3)		
808.		· · · · · · · · · · · · · · · · · · ·		
809.	807. Flood certification to	(from GFE #3)		
item      item GFE #3)      Image item        90.      Items Required by Lender to Be Pail in Advance      Image items      Image items<		(from GFE #3)		
at1      internet Generation by Lender to Be Paid in Avenee        900. Terms Required by Lender to Be Paid in Avenee      Image Section S		· · · · · · · · · · · · · · · · · · ·		
900. Elay interest charges from to @ \$kisy. (from GFE #10)    90. Author GFE #11)    90. Author GFE #				
901. Daily interest charges from    to    @ \$ dig (from GFE #10)       902. WP To fits of Life of Laam    months to    (from GFE #11)       903. Homeowner's insurance for    years to    (from GFE #11)       903. Homeowner's insurance    months @ \$ per month \$        1000. Reserves Deposited with Lener    (from GFE #11)        1001. Initial depositor your secrow account    (from GFE #10)        1002. Homeowner's insurance    months @ \$ per month \$        1003. Mortage insurance    months @ \$ per month \$         1004. Freqorty taxes    \$           1005.    months @ \$ per month \$		(from GFE #3)		
902. HIP Tot Ins. for Life of Laan      months to      (from GFE #1)         903. Homeowner's insurance for      years to      (from GFE #1)         904.      (from GFE #1)          905.      (from GFE #1)          905.      (from GFE #1)          905.      (from GFE #1)          1000. Reserves Deposited with Lender      (from GFE #1)          1001. Initial deposit for your secrow account      (from GFE #3)          1002. Amenowmer's insurance      months @ \$ per month \$           1003.      months @ \$ per month \$            1006.      s             1007.      months @ \$ per month \$             1008.      months @ \$ per month \$				
903. Homeowner's insurance for years to (from GFE #1)       904. (from GFE #1)       905. (from GFE #1)       1000. Reserves Deposited with Lender       1010. Initial deposit for your secrow account (from GFE #1)       1002. Homeowner's insurance months @ \$ per month \$       1003. Mortgage insurance months @ \$ per month \$       1004. Property taxes    \$      1005. months @ \$ per month \$       1006. months @ \$ per month \$       1007. 1    months @ \$ per month \$      1007. 1    months @ \$ per month \$      1008. \$    \$      1009. 1    \$      1009. 1    \$      1000. 1    \$      1000. 1    \$      1000. 1    \$      1000. 1    \$      1000. 1    \$      1000. 1    \$      1000. 1    \$      1001. 1    \$      1002. 1    \$      1003. 0    \$      1004. 1    \$      1005. 1    \$      1006. 1    \$      1010. 1    \$		· · · · · · · · · · · · · · · · · · ·		
804.      (from GFE #1)          805.      (from GFE #1)          1001. Initial deposit for your escrow account      (from GFE #1)          1001. Initial deposit for your escrow account      (from GFE #1)          1002. Homeowner's insurance      months @ \$ per month \$           1003. Mortgage insurance      months @ \$ per month \$            1004. Property laxes      \$		· · · · · · · · · · · · · · · · · · ·		
905.      (from GFE #11)      Image: Control of the second of the s	,	( )		
1000. Reserves Deposited with Lender      (from GFE #9)        1001. Initial deposit for your escrow account      (from GFE #9)        1002. Homeowner's insurance      months @ \$ per month \$        1003. Mortgage insurance      months @ \$ per month \$        1004. Mortgage insurance      months @ \$ per month \$        1005.      months @ \$ per month \$        1006.      months @ \$ per month \$        1006.      months @ \$ per month \$        1007.      months @ \$ per month \$        1008.      \$        1009.      \$        1000.      \$        1000.      \$        1001. Title charges      \$        1011. Title services and lendr's title insurance      (from GFE #4)        102. Settlement or closing fee      \$        103. Owner's title picky limit      \$        104. Lender's title insurance premium to Cleveland Home Title Agency, LTD.      \$ 36656        1105. Lender's title policy limit      \$        1106. Owner's title policy limit      \$        1107. Agents portion of the total title insurance premium to Cleveland Home Title Agency, LTD.      \$ 36656        1108. Underwriter's portion of the total title insurance premium to Cleveland Home Title Agency.				
1001. Initial deposit for your escrow account      (from GFE #9)      Image: Comparison of the comparison of thecomparison of the comparison of the comparison of t		(from GFE #11)		
1002. Homeowner's insurance      months      ©      per      month      S      Image: S      month      S      Image: S </td <td></td> <td>(/</td> <td></td> <td></td>		(/		
1003. Mortgage insurance      months      ©      per      month      §        1004. Property taxes      \$				
1004. Property taxes    \$    \$    \$      1005.    months @ \$ per month \$    \$    \$      1007.    months @ \$ per month \$    \$    \$      1007.    months @ \$ per month \$    \$    \$      1008.    \$    \$    \$    \$      1009.    \$    \$    \$    \$    \$      1009.    \$				
1005.      months @ \$ per month      \$      1001        1006.      months @ \$ per month      \$      1001        1007.      months @ \$ per month      \$      1001        1008.      \$      1001      \$      1001        1008.      \$      1001      \$      1001      1001      \$      1001      1001      \$      1001      1001      \$      1001      1001      \$      1001      1001      \$      \$      1001      1001      \$      1001      1001      \$      1001      1001      \$      1001      1001      \$      1001				
International Section of the total title insurance premium to Cleveland Home Title Agency. LTD.      \$ 366.56        Into.      \$        Into.      \$  <				
1007.      months @ \$ per month \$      months @ 1008.      \$        1008.      \$				
1008.      \$         1009.      \$         1009.      \$         1000. Title Charges          1101. Title services and lender's title insurance      (from GFE #4)      580.00      750.0        1102. Settlement or closing fee      \$          215.62      215.62      215.62      105.1      Lender's title insurance to First American Title Insurance Company      \$       215.62      215.62      215.62      105.1      Lender's title policy limit      \$      75.00.00      107.3      386.56        101.0 <td></td> <td></td> <td></td> <td></td>				
1009.    \$    100      1010. Title Charges    101. Title services and lender's title insurance    (from GFE #4)    550.00    750.00      1101. Title services and lender's title insurance to First American Title Insurance Company    (from GFE #5)    215.62    215.62      1103. Lender's title policy limit    \$    101.    215.62    215.62    215.62      1104. Lender's title policy limit    \$    101.    215.62    215.62    215.62      1105. Lender's title policy limit    \$    101.    1				
1100. Title Charges      (from GFE #4)      580.00      750.00        1101. Title services and lender's title insurance to First American Title Insurance Company      (from GFE #5)      215.62      215.62        1103. Owner's title insurance to First American Title Insurance Company      (from GFE #5)      215.62      215.62        1104. Lender's title insurance to First American Title Insurance Company      \$          1105. Lender's title policy limit      \$           1106. Owner's title policy limit      \$      75,000.00          1107. Agent's portion of the total title insurance premium to Cleveland Home Title Agency, LTD.      \$      366.56         1109.      \$             1109.      \$             1110.      \$      \$             1111.      \$      \$ <td></td> <td></td> <td></td> <td></td>				
1101. Title services and lender's title insurance    (from GFE #4)    580.00    750.0      1102. Settlement or closing fee    \$		Φ		
1102. Settlement or closing fee      \$      1103.        1103. Owner's title insurance to First American Title Insurance Company      (from GFE #5)      215.62      215.62        1104. Lender's title insurance to First American Title Insurance Company      \$      1103.      1104.        1105. Lender's title policy limit      \$      1105.      215.62      215.62      215.62        1105. Londer's title policy limit      \$      1106.      1107.      366.56      1107.        1108. Underwriter's portion of the total title insurance premium to Cleveland Home Title Agency, LTD.      \$ 366.56      1110.        1109.      \$      1      1111.      \$      1111.      \$      1 <td< td=""><td></td><td>(from GEE #4)</td><td>590.00</td><td>750.00</td></td<>		(from GEE #4)	590.00	750.00
1103. Owner's title insurance to First American Title Insurance Company    (from GFE #5)    215.62    215.62      1104. Lender's title insurance to First American Title Insurance Company    \$        1105. Lender's title policy limit    \$         1106. Owner's title policy limit    \$          1106. Owner's title policy limit    \$    75,000.00          1107. Agent's portion of the total title insurance premium to Cleveland Home Title Agency, LTD.    \$    366.56         1109.    \$    \$		( )	560.00	750.00
1104. Lender's tille insurance to First American Title Insurance Company    \$		Ť	015.60	015.62
1105. Lender's title policy limit    \$    75,000.00    101      1106. Owner's title policy limit    \$    75,000.00    101      1107. Agent's portion of the total title insurance premium to Cleveland Home Title Agency, LTD.    \$    366.56    110      1108. Underwriter's portion of the total title insurance premium to First American Title Insurance Company    \$    64.69    1110.      1109.    \$    110.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1111.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1112.    \$    1101.    \$    1101.    \$    110		, ,	215.02	215.05
1106. Owner's title policy limit    \$ 75,000.00    \$ 366.56      1107. Agent's portion of the total title insurance premium    to Cleveland Home Title Agency, LTD.    \$ 366.56      1108. Underwriter's portion of the total title insurance premium to First American Title Insurance Company    \$ 64.69       1109.    \$        1100.    \$        1111.    \$         1111.    \$          1111.    \$ </td <td></td> <td>φ</td> <td></td> <td></td>		φ		
1107. Agent's portion of the total title insurance premium to Cleveland Home Title Agency, LTD.    \$ 366.56      1108. Underwriter's portion of the total title insurance premium to First American Title Insurance Company    \$ 64.69      1109.    \$      1100.    \$      1110.    \$      1111.    \$      1111.    \$      1112.    \$      1113.    \$      1100. Government Recording and Transfer Charges    \$      1201. Government recording charges    to Lorain County Recorder    (from GFE #7)    48.00      1202. Deed \$ 28.00    Mortgage \$ Releases \$ Other \$ 20.00    1002.102.102.102.102.102.102.102.102.102				
1108. Underwriter's portion of the total title insurance premium to First American Title Insurance Company \$ 64.69    64.69      1109.    \$      1110.    \$      1111.    \$      1111.    \$      1112.    \$      1113.    \$      1100. Government Recording and Transfer Charges    (from GFE #7)      1111.    \$      1120. Government recording charges to Lorain County Recorder (from GFE #7)    48.00      1202. Deed \$ 28.00 Mortgage \$ Releases \$ Other \$ 20.00    1020. Total State Tax/stamps      1204. City/County tax/stamps    Deed \$ 300.50 Mortgage \$    100.100.100.100.100.100.100.100.100.100		2004 LTD \$ 366 56		
1109.    \$				
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1112.    \$				
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1200. Government Recording and Transfer Charges      1201. Government recording charges    to      1202. Deed \$    28.00    Mortgage \$    Releases \$    Other \$    20.00      1203. Transfer taxes    (from GFE #8)    100.00    100.00    100.00      1204. City/County tax/stamps    Deed \$    300.50    Mortgage \$    300.50      1205. State tax/stamps    Deed \$    Mortgage \$    100.00    100.00      1206.    County Auditor    100.00    100.00    100.00      1207.    0    100.00    100.00    100.00      1207.    0    0    100.00    100.00    100.00      1207.    0    0    0    100.00 <td></td> <td></td> <td></td> <td></td>				
1201. Government recording charges    to    Lorain County Recorder    (from GFE #7)    48.00      1202. Deed \$    28.00    Mortgage \$    Releases \$    Other \$    20.00    100      1203. Transfer taxes    (from GFE #8)    100    100    100    100    100      1204. City/County tax/stamps    Deed \$    300.50    Mortgage \$    100    300.50    300.50      1205. State tax/stamps    Deed \$    Mortgage \$    100 <td< td=""><td></td><td>φ</td><td></td><td></td></td<>		φ		
1202. Deed \$    28.00    Mortgage \$    Releases \$    Other \$    20.00    120.1      1203. Transfer taxes    (from GFE #8)    120.1    1		(from GEE #7)	48 00 1	
1203. Transfer taxes    (from GFE #8)    1204. City/County tax/stamps    Deed \$ 300.50    Mortgage \$ 300.50    300.50      1204. City/County tax/stamps    Deed \$ 300.50    Mortgage \$ 300.50    300.50    300.50      1205. State tax/stamps    Deed \$ Mortgage \$    0    0    0      1206.    County Auditor    0    0    0      1207.    0    0    0    0      1207.    1300. Additional Settlement Charges    0    0    0      1300. Additional Settlement Charges    1301. Required services that you can shop for    (from GFE #6)    0    0      1302. Survey    \$    1    0 <td< td=""><td></td><td>· · · · ·</td><td>-10.00</td><td></td></td<>		· · · · ·	-10.00	
1204. City/County tax/stamps    Deed \$ 300.50    Mortgage \$    300.5      1205. State tax/stamps    Deed \$    Mortgage \$    1205      1206.    County Auditor    1207    1207      1207.    1300. Additional Settlement Charges    1207    1207      1301. Required services that you can shop for    (from GFE #6)    1207      1302. Survey    \$    1205    1205      1303. Home Warranty    \$    1205    1205      1304. Attorney Fee-Deed Prep    to Norman Law LLC    \$    1206      1305.    \$    1205    1205    1205      1306. 2015 1st 1/2 Property Tax    to Lorain County Treasurer    \$    1415.6      1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)    843.62    7,282.0				
1205. State tax/stampsDeed \$Mortgage \$Image \$1206.County AuditorImage \$Image \$1207.Image \$Image \$Image \$1300. Additional Settlement ChargesImage \$Image \$Image \$1301. Required services that you can shop for(from GFE #6)Image \$Image \$1302. Survey\$Image \$Image \$Image \$1303. Home Warranty\$Image \$Image \$Image \$1304. Attorney Fee-Deed Prepto Norman Law LLC\$Image \$Image \$1305.\$Image \$Image \$Image \$Image \$1306. 2015 1st 1/2 Property Taxto Lorain County Treasurer\$Image \$Image \$1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)843.627,282.0		(		300.50
1206.    County Auditor    Image: County Auditor      1207.    Image: County Auditor    Image: County Auditor      1300. Additional Settlement Charges    Image: County Auditor    Image: County Auditor      1301. Required services that you can shop for    (from GFE #6)    Image: County Auditor      1302. Survey    \$    Image: County Auditor    Image: County Auditor      1303. Home Warranty    \$    Image: County Auditor    Image: County Auditor      1304. Attorney Fee-Deed Prep    to Norman Law LLC    \$    Image: County Auditor      1305.    \$    Image: County Auditor    \$    Image: County Auditor      1306. 2015 1st 1/2 Property Tax    to Lorain County Treasurer    \$    Image: County Auditor    1.415.8      1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)    843.62    7.282.0				000.00
1207.    1300. Additional Settlement Charges      1301. Required services that you can shop for    (from GFE #6)      1302. Survey    \$      1303. Home Warranty    \$      1304. Attorney Fee-Deed Prep    to Norman Law LLC      1305.    \$      1306. 2015 1st 1/2 Property Tax    to Lorain County Treasurer      1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)    843.62				
1300. Additional Settlement Charges      1301. Required services that you can shop for    (from GFE #6)      1302. Survey    \$      1303. Home Warranty    \$      1304. Attorney Fee-Deed Prep    to Norman Law LLC      1305.    \$      1306. 2015 1st 1/2 Property Tax    to Lorain County Treasurer      1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)    843.62				
1301. Required services that you can shop for(from GFE #6)Image: Constraint of the services that you can shop for1302. Survey\$\$11303. Home Warranty\$\$11304. Attorney Fee-Deed Prepto Norman Law LLC\$100.01305.\$1100.01306. 2015 1st 1/2 Property Taxto Lorain County Treasurer\$1,415.81400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)843.627,282.0				
1302. Survey    \$	-	(from GFE #6)	1	
1303. Home Warranty\$11304. Attorney Fee-Deed Prepto Norman Law LLC\$100.01305.\$100.01306. 2015 1st 1/2 Property Taxto Lorain County Treasurer\$11400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)843.627,282.0				
1304. Attorney Fee-Deed Prep    to Norman Law LLC    \$    100.0      1305.    \$    1      1306. 2015 1st 1/2 Property Tax    to Lorain County Treasurer    \$    1,415.8      1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)    843.62    7,282.0	· · · · · · · · · · · · · · · · · · ·			
1305.    \$    1      1306. 2015 1st 1/2 Property Tax    to Lorain County Treasurer    \$    1,415.8      1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)    843.62    7,282.0	· · · · · · · · · · · · · · · · · · ·			100.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)843.627,282.0				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)843.627,282.0	1306. 2015 1st 1/2 Property Tax to Lorain County Treasurer	\$		1,415.89
			843.62	7,282.02
	* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)			

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	Good Faith Estimate	HUD-1		
Charges That Cannot Increase HUD-1 Lin				
Charges That in Total Cannot Increase More than 10%	Good Faith Estimate	HUD-1		
Government recording charges #120	1	Good Faith Estimate	48.00	
Title services and lender's title insurance #110		0.00	580.00	
Owner's title insurance to First American Title Insurance Compai #110		0.00	215.62	
			843.62	
	Total			
Increase betw	\$ 843.62	or 0.00%		
Charges That Can Change		Good Faith Estimate	HUD-1	
Loan Terms				
Your initial loan amount is	\$			
Your loan term is	N/A			
Your initial interest rate is	%			
Your initial monthly amount owed for principal, interest and any mortgage insurance is	N/A Principal Interest Mortgage Insurance			
Can your interest rate rise?	X    No    Yes, it can rise to a maximum of%.      The first change will be on and can change again every months after    and can change again every      change date, your interest rate can increase or decrease by%.   %. Over the life of the loan, your interest rate is guaranteed to never be lower than% or higher than%.			
Even if you make payments on time, can your loan balance rise?	e to a maximum of \$			
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	Image: Se?    No    Yes, the first increase can be on and the monthly amount owed can rise to \$      The maximum it can ever rise to is \$			
Does your loan have a prepayment penalty?	mum prepayment penalty is \$			
Does your loan have a balloon payment?	X No Yes, you have a balloon payment of \$ due in years on			
Total monthly amount owed including escrow account payments	taxes and homeowner's insuration yourself.	nonthly escrow payment of nt owed of \$N/A. This inclu ge insurance and any item	tems directly \$N/A that results udes	

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Buyer(s): Marilyn Y Fetchet
26091 Royalton Rd
Columbia Station, OH 44028
Lender: CASH
Settlement Agent: Cleveland Home Title Agency, LTD.
(440)788-7100
Place of Settlement: 2035 Crocker Road, Suite 104
Westlake, OH 44145
Settlement Date: January 25, 2016
Property Location: 26121 Royalton Rd
Columbia Station, OH 44028
Lorain County, Ohio

Seller(s): Michael J Incze 26121 Royalton Rd Columbia Station, OH 44028

## Seller Loan Payoff Details

Payoff First Mortgage	to ESTIMATE	D SLS			
Loan Payoff Total Additional Interest		As of	days @	Per Diem	
Total Loan Payoff	65,274.55				
Payoff Second Mortgage	to Ocwen ES	TIMATE	D		
Loan Payoff Total Additional Interest		As of	days @	Per Diem	
Total Loan Payoff	2,250.00				

Title Services and Lender's Title Insurance Details	BORROWER	SELLER
Settlement Fee to Cleveland Home Title Agency, LTD.	300.00	300.00
Exam		325.00
to Cleveland Home Title Agency, LTD. Title Insurance Binder to Cleveland Home Title Agency, LTD.	75.00	
Wire Fee to Cleveland Home Title Agency, LTD.	30.00	
Courier Fee to Cleveland Home Title Agency, LTD.	30.00	30.00
Title Update/Hold SIg Release to Cleveland Home Title Agency, LTD.	50.00	50.00
Special Tax Search to Cleveland Home Title Agency, LTD.	50.00	
Signing Fee to Cleveland Home Title Agency, LTD.	45.00	45.00
Tota	\$ 580.00	\$

Owner's Title Insurance			BORROWER	SELLER
Owner's Policy Premium to First American Title Insurance Company		_	215.63	215.63
	Total	\$_	215.62 \$	215.63

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 the HUD-1 Settlement Statement.

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Marilyn Y Fetchet

Michael J Incze

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 undersigned as part of the settlement of this transaction.

Cleveland Home Title Agency, LTD Settlement Agent

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.