



A. Settlement Statement (HUD-1)

B. Type of Loan		6. File Number: 16-1438		7. Loan Number:		8. Mortgage Insurance Case Number:	
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.					
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.						
C. Note: <i>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.</i> (16-1438/25)							
D. Name and Address of Buyer: Chad Cidade and Kori Cidade 1956 B 9th Ave Honolulu, HI 96816		E. Name and Address of Seller: Marvin Frazier 263 Fowles Rd Berea, OH 44017		F. Name and Address of Lender:		I. Settlement Date: July 29, 2016 Disbursement Date: July 29, 2016	
G. Property Location: 13813 Strathmore Avenue East Cleveland, OH 44112 Cuyahoga County, Ohio		H. Settlement Agent: (440)788-7100 Cleveland Home Title Agency, LTD. 2035 Crocker Road, Suite 104 Westlake, OH 44145 Place of Settlement: 2035 Crocker Road Suite 104 Westlake, OH 44145					
J. Summary of Buyer's Transaction							
100. Gross Amount Due from Buyer							
101. Contract sales price		27,700.00					
102. Personal property		708.00					
103. Settlement charges to buyer (line 1400)							
104.							
105.							
Adjustments for items paid by seller in advance							
106. City/Town taxes							
107. County taxes							
108. Assessments							
109.							
110.							
111.							
112.							
120. Gross amount due from Buyer		28,408.00					
200. Amounts Paid by or in Behalf of Buyer							
201. Deposit or earnest money							
202. Principal amount of new loan(s)							
203. Existing loan(s) taken subject to							
204.							
205.							
206. Rent Deposit-Bldg 13813 Strathmore Ave		675.00					
207. Rent Deposit-Bldg 13815 Strathmore Ave		500.00					
208.							
209. Seller Credit to Buyer for Closing Costs		700.00					
Adjustments for items unpaid by seller							
210. City/Town taxes							
211. County taxes 01/01/16 to 07/29/16		378.90					
212. Assessments							
213.							
214.							
215.							
216.							
217.							
218.							
219.							
220. Total paid by/for Buyer		2,253.90					
300. Cash at Settlement from/to Buyer							
301. Gross amount due from Buyer (Line 120)		28,408.00					
302. Less amount paid by/for Buyer (Line 220)		(2,253.90)					
303. CASH FROM BUYER		26,154.10					
K. Summary of Seller's Transaction							
400. Gross Amount Due to Seller							
401. Contract sales price		27,700.00					
402. Personal property		708.00					
403.							
404.							
405.							
Adjustments for items paid by seller in advance							
406. City/Town taxes							
407. County taxes							
408. Assessments							
409.							
410.							
411.							
412.							
420. Gross amount due to Seller		28,408.00					
500. Reductions in Amount Due to Seller							
501. Excess deposit (see instructions)							
502. Settlement charges to seller (line 1400)							
503. Existing loan(s) taken subject to							
504. Payoff of first mortgage loan							
505. Payoff of second mortgage loan							
506. Rent Deposit-Bldg 13813 Strathmore Ave		675.00					
507. Rent Deposit-Bldg 13815 Strathmore Ave		500.00					
508.							
509. Seller Credit to Buyer for Closing Costs		700.00					
Adjustments for items unpaid by seller							
510. City/Town taxes							
511. County taxes to							
512. Assessments							
513.							
514.							
515.							
516. Delinq Real Estate Taxes							
517. Water and Sewer Hold							
518.							
519.							
520. Total reduction amount due Seller		2,253.90					
600. Cash at Settlement from/to Seller							
601. Gross amount due to Seller (Line 420)		28,408.00					
602. Less reductions due Seller (Line 520)		(2,253.90)					
603. CASH TO SELLER		26,154.10					

The Public Reporting Burden for this collection of information is estimated to average 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.

L. Settlement Charges		Paid From Buyer's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees			
<i>Division of commission (line 700) as follows:</i>			
701.	to		
702.	to		
703.	Commission paid at settlement		
704.			
705.	Broker Service Fee		
800. Items Payable in Connection with Loan			
801.	Our origination charge	(from GFE #1)	
802.	Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)	
803.	Your adjusted origination charges	(from GFE #A)	
804.	Appraisal fee	(from GFE #3)	
805.	Credit report	(from GFE #3)	
806.	Tax service	(from GFE #3)	
807.	Flood certification	(from GFE #3)	
808.			
900. Items Required by Lender to be Paid in Advance			
901.	Interest from to @ (days @ %)	(from GFE#10)	
902.	Mortgage insurance premium for month to	(from GFE #3)	
903.	Homeowner's insurance for year to	(from GFE #11)	
904.	for year to		
1000. Reserves Deposited with Lender			
1001.	Initial deposit for your escrow account	(from GFE #9)	
1002.	Homeowner's insurance Months @ \$ per Month		
1003.	Mortgage insurance Months @ \$ per Month		
1004.	County taxes Months @ \$ per Month		
1005.	Months @ \$ per Month		
1006.	Months @ \$ per Month		
1007.	Months @ \$ per Month		
1008.	Aggregate Adjustment		
1100. Title Charges			
1101.	Title services and lender's title insurance	(from GFE #4)	505.00
1102.	Settlement or closing fee		
1103.	Owner's title insurance to Cleveland Home Title Agency, LTD.	(from GFE #5)	175.00
1104.			
1105.			
1106.	Owner's title policy limit		
1107.	Agent's portion of the total title insurance premium to Cleveland Home Title Agen	\$148.75	
1108.	Underwriter's portion of the total title insurance premium to North American Title I	\$26.25	
1200. Government Recording and Transfer Charges			
1201.	Government recording charges to Cuyahoga County Fiscal Office	(from GFE #7)	28.00
1202.	Deed \$ 28.00; Mortgage \$; Releases \$		
1203.	Transfer taxes	(from GFE #8)	
1204.	City/County tax/stamps Deed \$ 111.30; Mortgage \$		
1205.	State tax/stamps Deed \$; Mortgage \$		
1206.			
1300. Additional Settlement Charges			
1301.	Required services that you can shop for	(from GFE #6)	
1302.			
1303.			
1304.	Attorney Fee-Deed Prep to Weltman Weinberg and Reis		
1305.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			708.00

HUD-1, Attachment

Buyer: Chad Cidade and Kori Cidade
1956 B 9th Ave
Honolulu, HI 96816

Seller: Marvin Frazier
263 Fowles Rd
Berea, OH 44017

Lender:

Settlement Agent: Cleveland Home Title Agency, LTD.
(440)788-7100

Place of Settlement: 2035 Crocker Road
Suite 104

Westlake, OH 44145

Settlement Date: July 29, 2016

Disbursement Date: July 29, 2016

Property Location: 13813 Strathmore Avenue
East Cleveland, OH 44112
Cuyahoga County, Ohio

Title Services and Lender's Title Insurance

Payee/Description	Disclosure	Buyer
Cleveland Home Title Agency, LTD. Special Tax Search	(from GFE #4) 50.00	
Cleveland Home Title Agency, LTD. Title Update/Hold Signature Release	(from GFE #4) 50.00	
Cleveland Home Title Agency, LTD. Courier Fee	(from GFE #4) 30.00	
Cleveland Home Title Agency, LTD. Title Insurance Binder	(from GFE #4) 75.00	
Cleveland Home Title Agency, LTD. Settlement Fee	(from GFE #4) 300.00	

Total Title Services and Lender's Title Insurance 505.00

Chad Cidade

Kori Cidade

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.

**Cleveland Home Title Agency, LTD.
BUYER CERTIFICATION**

Seller: Marvin Frazier

Buyer: Chad Cidade and Kori Cidade

Lender:

Property: 13813 Strathmore Avenue, East Cleveland, OH 44112
Tax Parcels: 671-10-144

The Buyer has checked and reviewed and approved the figures appearing on the Disclosure/ Settlement Statement (Statement of Actual Costs).

The Buyer has carefully reviewed the Disclosure/Settlement Statement and to the best of Buyer's knowledge and belief it is a true and accurate statement of all receipts and disbursements made on Seller's account or made by Seller in this transaction. The Buyer further certifies that the Buyer has received a copy of the Settlement Statement.

Chad Cidade

Kori Cidade

Signed on _____

To the best of my knowledge, the Disclosure/Settlement Statement, which I have prepared, is a true and accurate statement regarding the funds that 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.

Signed on _____

Cleveland Home Title Agency, LTD.

2035 Crocker Road, Suite 104

Westlake, OH 44145

Phone: (440)788-7100

PURCHASE AGREEMENT CONTINGENCY RELEASE

File: 16-1438

Property: 13813 Strathmore Avenue, East Cleveland, OH 44112

Tax Parcels: 671-10-144

The undersigned certify that all contingencies stated in the purchase agreement dated as of _____ have been satisfied.

The undersigned hereby release Cleveland Home Title Agency, LTD. from any and all responsibility and/or liability pertaining to such contingencies.

Marvin Frazier _____

Signed on _____

Chad Cidade _____

Kori Cidade _____

Signed on _____

STANDARD CONDITIONS OF ACCEPTANCE OF ESCROW

East Cleveland, Ohio, Cuyahoga, County, Order No. 16-1438 in the matter of the sale of premises known as 13813 Strathmore Avenue East Cleveland, OH 44112. By Marvin Frazier hereinafter known as Seller, to Chad Cidade and Kori Cidade hereinafter known as Buyer, instructions for escrow have been deposited with Cleveland Home Title Agency, LTD. in the form of a purchase agreement and/or instructions dated and/or which Cleveland Home Title Agency, LTD. is appointed to act as Escrow Agent.

IN CONSIDERATION of the acceptance of the above escrow by Cleveland Home Title Agency, LTD. (herein after known as the company) all of the parties agree that said acceptance is predicated upon the following conditions and stipulations and that any modification of said escrow instructions shall also be subject to the following provisions:

1. In the event written notice of a default, non-performance or dispute is given to the escrow agent by any party, escrow agent will promptly notify all other parties in writing of such claim. Thereafter escrow agent is entitled to decline to disburse funds or deliver any instruments except on receipt of a mutual agreement of parties in writing or upon appropriate order of court. The Company is entitled to terminate the escrow at its option if one or more of the parties have failed to deposit additional fund or documents necessary to perform the conditions and requirements of the instructions within fifteen (15) days after written notice from the Company. After termination of all funds, documents and property shall be returned to the parties depositing them. All parties to the transaction jointly and severally promise to hold the escrow agent harmless for all damages or losses resulting from the termination of the escrow and agree to indemnify the escrow agent from any and all amounts including costs, expenses and attorney fees the escrow agent may be called upon to pay. The Company is also entitled to deduct all expenses and charges incurred in the escrow from the funds deposited. The parties agreed that said expenses may be apportioned to them in a manner which the escrow agent considers equitable and the escrow agents decision in that regard will be binding and conclusive upon them.
2. The Company shall be liable for only such funds and instruments as are actually deposited and received by it for the escrow transaction and shall have a lien on all funds and instruments deposited with it to secure payment of fees and costs incurred while performing the escrow function. Any and all funds, documents, or property deposited by other than seller and buyer shall be subject to the instructions of such depositing parties.
3. Funds deposited in escrow shall not bear interest. Any cash or checks required by the terms of the instructions and received by the Company may be deposited in the Company's escrow account in any depository which it may select. The company shall be permitted to invest the funds so deposited and the Company shall be entitled to keep all interest and profits derived from said investment for its own account. The Seller and/or Buyer do hereby expressly waive any claim or any interest or profits from the funds deposited in escrow. The Company shall not be liable for the payment of any funds in the event of the insolvency or suspension of payments by such depository. All disbursements shall be made by the issuance of checks on such account.
4. THE COMPANY SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE RESULTING FROM, AND ASSUMES NO RESPONSIBILITY FOR THE FOLLOWING:
 - a. Validity, collectibility, genuineness of signature, negotiability or marketability of any stocks, bonds, currency, passbooks, checks, documents or negotiable instruments deposited in escrow.
 - b. any mechanics' liens which may be filed against the property.
 - c. the existence, condition or identity of any building, fixtures, improvements or installations located or presumed to be located upon the premises.
 - d. the condition, title or delivery of any personal property and the existence, sufficiency or transfer of any insurance thereon.
 - e. the rights of any parties in possession whose interest do not appear of record.
 - f. any restrictions upon the use of the premises created by zoning ordinances, or any other exercises of the so-called "police power" by any governmental authority.
 - g. the identity of parties or the sufficiency of any agency; any agency created at the direction of a party to this escrow concerning anything required to be done for its completion by anyone other than the Company.
 - h. possession being given to the premises which are subject of the escrow.
 - i. the existence or location of legal highways or improvements on or adjacent to the premises for any conditions quantity of acreage which an accurate survey would disclose.
 - j. delay of this escrow due to fires, acts of God, act of governmental authorities, strikes, or any other cause beyond the control of the Company.
 - k. any examination, adjustment or payment or special taxes or assessments or re-spreads of assessments of any kind, or additions.

- l. hereafter made, including adjustments due to the action of the Board of Revision, unless specifically instructed: any good faith act of forbearance by the Escrow Agent.
 - m. legal effect or desirability of any instrument exchanged by the parties or deposited by the parties.
5. Phrases such as "to date of transfer", "as of date of filing", and the like shall be construed to mean to and including date title documents are filed for record. For the purpose of pro-rations, the Seller shall be considered the owner through day of title transfer. Adjustments shall be made on a thirty (30) day month basis. The Company will not make adjustments for any charge for gas, electricity, heat, sewerage disposal and other utility charges, if any, unless the parties furnish in writing a mutually agreed upon exact amount for the adjustment prior to the filing of documents for record. If the final water bill has not been paid, the amount of (\$200.00) two hundred dollars may be held in escrow until proof of payment of the final water bill has been furnished to the Escrow Agent unless the parties agree to the contrary or agree to have a greater amount held in escrow. Information secured by the Company regarding taxes, assessments, insurance, rents, interest, and balance due on other encumbrances or mortgages, including pre-payment penalties, if any, may be relied upon making payments or adjustments and shall be conclusive against the parties. Tax and assessments to be prorated on a thirty (30) day month basis, using the amount shown on the last available County Treasurer's Tax duplicate that has been certified by the County Auditor as of the date of title transfer. The Company shall not be liable for the adjustment or payment of taxes and assessments which may have been increased or decreased due to the action by the Board of Revision. In the event current real estate taxes have been reduced as a result of seller's entitlement to a homestead exemption under Section 323.151 through 323.157 of the Revised Code, adjustment of taxes and assessments in this escrow shall be made on the basis of net amount of taxes shown on the last available tax duplicate unless the principal parties jointly instruct otherwise. The Company shall not be responsible for the adjustment of taxes on account of land being agricultural land pursuant to Section Nos. 5713.30 and 5713.31 of O.R. Code. In all events, adjustments of taxes and assessments shall be made on the basis of net amount shown on the last available tax duplicate.
 6. If the title is being conveyed subject to a mortgage or where the holder of a mortgage requires the consent for the assumption, the parties agree to obtain the consent of the mortgagee and hold the escrow agent harmless if the consent is not obtained or for any breach of mortgage conditions by such assumption or by buyer taking title subject to a mortgage.
 7. The Company is not required to commence any title examination until all funds and documents necessary to the completion of this transaction shall have been deposited in escrow. Unless specifically instructed, the Company shall not be obligated to order a special tax search, survey or location service.
 8. Unless otherwise specified in the instructions, seller shall be chargeable with cost of the following items; examination of title and title evidence, transfer tax, one-half escrow fee, all taxes, and assessments due and payable to the County Treasurer at the time of filing the instruments for record in the within escrow, and costs of satisfying the record liens or encumbrances not specifically assumed by the buyer according to instructions. Unless otherwise specified in the instructions one-half escrow fee, cost of recording deed, and buyer's mortgage or mortgages, and any lien item of additional expense required by the buyer or his mortgagee not provided herein. The cost of any extraordinary services or expenses shall be borne by the party benefited thereby.
 9. The Company is not responsible for pro-ration of insurance premiums or for the transfer of insurance policies unless specifically required by the instructions. Any information provided to the Company on loan questionnaire or an original or memorandum policies delivered into escrow prior to transfer of title may be relied upon any errors or omissions in such information shall be adjusted between the parties outside of escrow.
 10. The Company shall not file the deed or disburse any funds until it receives a mechanics' lien affidavit from a seller or original contractor pursuant to Section 1311.011 (b) (4) of Ohio Revised Code and until a purchaser or a newly constructed home has acknowledged completion of the homes construction and has deposited in the escrow the acceptable letter.
 11. In the event the subject premises are located within a municipality which has enacted ordinances requiring escrow agents to receive statements, make payments, secure receipts or other documents from the parties precedent to the closing or disbursement of a escrow transaction, the buyer and seller severally promise to comply with the provisions of such ordinances save the escrow agent harmless from any breach of duties under such ordinances.
 12. The Company is authorized to change any annual fee of a \$100.00 minimum per escrow file and deduct the same from the deposits held in abandoned escrows.
 13. These standard conditions of acceptance of escrow will apply only in case of absence of any specific escrow instructions to the contrary. In case of conflicts, the written escrow instructions or terms of the purchase agreement shall prevail.
 14. **PARTIES CLEARLY UNDERSTAND THAT THIS DOCUMENT REPRESENTS A BINDING ENFORCEABLE AGREEMENT AND THAT THEY HAVE CAREFULLY READ AND EXAMINED IT BEFORE SIGNING.**

Seller:

Marvin Frazier

Cleveland Home Title Agency, LTD.

Buyer:

Chad Cidade

Kori Cidade

NORTH AMERICAN TITLE INSURANCE COMPANY

1856 Gateway Boulevard, Suite 600, Concord, CA 94520 (800) 374-8475 or (800) 869-3434

ALTA 2006 COMMITMENT

SCHEDULE A

File No.: 16-1438

1. Commitment Date: May 6, 2016 at 07:59 AM

2. Policy (or Policies) to be issued:

- (a) ALTA Owner's Policy (6/17/06)
 ALTA Homeowner's Policy (02/03/10)

Proposed Policy Amount

Proposed Insured: Chad Citade and Kori Citade

Proposed Policy Amount

Proposed Insured:

- (b) ALTA Loan Policy (6/17/06)
 ALTA Expanded Coverage Loan Policy (02/03/10)

Proposed Policy Amount


Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.
4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:

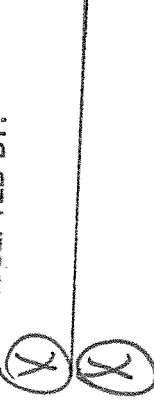
Marvin Frazier, last deed filed on 08/15/2013 and recorded as Instrument No. 201308150102 of the Cuyahoga County Records, State of Ohio.

5. The land referred to in the Commitment is described as follows:

SEE SCHEDULE C ATTACHED HERETO


Theodore A. Breznai
Authorized Agent

APPROVED, ACKNOWLEDGED
AND ACCEPTED BY:



Policy Amount

\$27,700.00

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ALTA Commitment (6-17-06)
Schedule A

16-1438

NORTH AMERICAN TITLE INSURANCE COMPANY

1856 Gateway Boulevard, Suite 600, Concord, CA 94520 (800) 374-8475 or (800) 869-3434

ALTA 2006 COMMITMENT

SCHEDULE B

File No.: 16-1438

The following requirements must be met:

1. Payment of the full consideration to, or for the account of, the grantors or mortgagor.
2. Instruments in insurable form which must be executed, delivered, and duly filed for record, to wit:
Warranty Deed from Marvin Frazier to Chad Cidade and Kori Cidade.
3. Owners/Sellers Affidavit covering matters of title in a form acceptable to the Company.
4. Land Title Survey covering matters of title in a form acceptable to the Company.
5. Evidence satisfactory to the Company to establish that the Debtors/Taxpayers identified on the Judgment Liens shown on Schedule B, Section 2 are not our party, or in the alternative releases of such liens.
6. Deed from Marvin Frazier, with dower release, if any to Chad Cidade and Kori Cidade.
7. Further exceptions and/or requirements may be made upon review of the proposed documents and/or upon further ascertaining the details of the transaction.

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ALTA Commitment (6-17-06)
Schedule B

16-1438

NORTH AMERICAN TITLE INSURANCE COMPANY

1856 Gateway Boulevard, Suite 600, Concord, CA 94520 (800) 374-8475 or (800) 869-3434

ALTA 2006 COMMITMENT

SCHEDULE B - SECTION II EXCEPTIONS

File No.: 16-1438

1. Any defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage / deed of trust thereon covered by this Commitment.
2. Any rights, interests or claims of parties in possession of the land not shown by the public records.
3. All easements, rights-of-way, streets, roads or railways affecting the land not shown in the public records.
4. Any encroachments, overlaps, overhangs, violated restrictions, set-back line violations, boundary line disputes, variations in area, party walls, easements and any other matters which would be disclosed by an accurate survey or inspection of the land.
5. Any lien or right to lien, for services, labor, or materials imposed by law and not shown by the public records.
6. Any claim that any part or all of the land is or was underwater and riparian rights if any.
7. Taxes and assessments for the year 2016, and all subsequent years (which are shown as existing liens by the public records) which are not yet due and payable.
8. Any lien or right to lien in favor of any village, city, county or other municipality for unpaid service charges for water, sewer or gas systems supplying the land.
9. Any mortgage or deed of trust or other encumbrance entered into or granted by the insured.
10. The following will appear in any loan policy to be issued pursuant to this commitment: Oil and gas leased, pipeline agreements or any other instrument related to the production or sale of oil and gas which may arise subsequent to the date of the Policy.
11. No liability is assumed for tax increases occasioned by retroactive revaluation change in land usage, or loss of any homestead exemption status for insured premises.
12. Coal, oil, natural gas, or other mineral interests and rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
13. Taxes and Assessments for subsequent years are undetermined, and a lien, not yet due or payable.
Delinquent utility charges, weed cutting, and waste removal charges may become a lien on the subject

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AMERICAN
LAND TITLE
ASSOCIATION



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ALTA Commitment (6-17-06)
Schedule B - Section II

16-1438

SCHEDULE B - SECTION II
(Continued)

real estate. No liability is assumed by the company for ascertaining the status of these charges. The proposed insured is cautioned to obtain the current status of these payments.

Taxes or assessments approved, levied or enacted by the State, County, Municipality, Township or similar taxing authority, but not yet certified to the tax duplicate of the County in which the land is situated, including but not limited to any retroactive increases in taxes or assessments resulting from any retroactive increase in the valuation of the land by the State, County, Municipality, Township, or other taxing authority.

14. Tax ID Number: 671-10-144

FH Net: \$330.18 LH Net: \$330.18 - see below for payment status.

Taxes and Assessments for the FH 2015 in the amount of \$330.18, plus penalties and interests, are NOT PAID.

Taxes and Assessments for the LH 2015 in the amount of \$330.18 are NOT PAID.

Past due amounts, \$2,693.61, if any, do not include penalties or interest.

A special tax search has not been performed.

Taxes for future tax periods are a lien not yet due and payable and not yet certified.

Assessment, Homestead Exemption or CAUV included in the above amount as follows:

Street Lites	\$22.21/half	2015-2015
Sewer Maint.	\$1.75/half	2015-2015
Sewer Maint.	\$42.00/half	2015-2015

15. Restrictions, filed on 11/30/1909 and recorded in Volume 1208, Page 359 of Cuyahoga County Records.

16. Judgment Lien in favor of LVNV Funding LLC, against Marvin Frazier, in the original amount of \$597.07, filed on 12/29/2014 and recorded as Case No. JL-14-720249 of Cuyahoga County Records.

Note: We are unable to determine if this is our party.

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ALTA Commitment (6-17-06)
Schedule B - Section II

16-1438

NORTH AMERICAN TITLE INSURANCE COMPANY

1856 Gateway Boulevard, Suite 600, Concord, CA 94520 (800) 374-8475 or (800) 869-3434

ALTA 2006 COMMITMENT

SCHEDULE C LEGAL DESCRIPTION

File No.: 16-1438

The land referred to in this Commitment is described as follows:

Situated in the City of East Cleveland, County of Cuyahoga and State of Ohio:

And known as being Sub Lot No. 573 in the Frisbie Company's Windemere Subdivision No. 3 of part of Original 100 Acre Lot Nos. 366 and 374, Euclid Township Lot Nos. 3 and 4, as shown by the recorded plat in Volume 29 of Maps, Page 2 of Cuyahoga County Records, and being a parcel of land 35 feet front on the North side of Strathmore Avenue and extending back 89.66 feet on the East line, 89.83 feet on the West line, and has a rear line of 35 feet, as appears by said plat, be the same more or less, but subject to all legal highways.

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ALTA Commitment (6-17-06)
Schedule C

16-1438

SURVEY WAIVER

File No.: 16-1438
Property: 13813 Strathmore Avenue, East Cleveland, OH 44112

The undersigned acknowledge that they understand that they may be entitled to obtain some type of land title survey for this transaction. The undersigned acknowledge that they understand the benefits of a land title survey, which include identification of encroachments, violation of set back requirements, possible unrecorded easements right, possible unrecorded utility rights, and possible boundary line issues. The undersigned understand and acknowledge that the Owner's Title Insurance Policy to be issued in this transaction will not provide any insurance or assurance regarding any, encroachments, violations, boundary line issues, unrecorded easements or rights of way, unrecorded utility rights or any other matter that would be disclosed by an accurate land title survey.

The undersigned hereby instruct Cleveland Home Title Agency, LTD. not to obtain a land title survey for this transaction. The undersigned agree that they will not look to Cleveland Home Title Agency, LTD., or its underwriter, for any damages, liability, or recourse in the event that any matters that would have been disclosed by an accurate land title survey are subsequently found or discovered.

Chad Cidade

Kori Cidade

Dated

PRIVACY POLICY NOTICE

Dear Cleveland Home Title Agency, LTD. Customer:

The Financial Service Modernization Act recently enacted by Congress has brought many changes to the financial services industry, which includes insurance companies and their agents. One of the changes is that we are now required to explain to our customers the ways in which we collect and use customer information.

This statement is the privacy policy of the Cleveland Home Title Agency, LTD. family of companies. An affiliated company in the family also provides real estate services.

Our concern with the protection of your information has been a part of our business since our inception. We will continue to protect the privacy, accuracy, and security of customer information given to us.

No response to this notice is required, but if you have questions, please write to us:

Cleveland Home Title Agency, LTD. Privacy Department
2035 Crocker Road, Suite 104
Westlake, OH 44145

What kinds of information we collect.

Most of Cleveland Home Title Agency, LTD.'s business is title insurance, but there is another company in our family that provide other real estate services to consumers. We collect information about you, (for instance, your name, address, telephone number), and information about your transaction, including the identity of the real property that you are buying or financing. We obtain a copy of any deeds, notes, or mortgages that are involved in the transaction. We may get this information from you or from the lender, attorney, or real estate broker that you have chosen. Our title insurance company then obtains information from the public records about the property so that we can prepare a title insurance policy. When we provide closing, escrow or settlement services, mortgage lending, or mortgage loan servicing, we may get your social security number, and we may receive additional information from third parties including appraisals, credit reports, land surveys, escrow account balances, and sometimes bank account numbers to facilitate the transaction. If you are concerned about the information we have collected, please write us.

How we use this information.

The company giving or specifically adopting this notice does not share your information with marketers outside its own family. There's no need to tell us to keep your information to ourselves because we share your information only to provide the service requested by your or your lender, or in the other ways permitted by law. The privacy laws permit some sharing without your approval. We may share internally and with nonaffiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized transaction, for institutional risk control, and to provide information to government and law enforcement agencies. Companies with a family may share certain information among themselves in order to identify and market their own products that they think may be useful to you. Credit information about you is shared only to facilitate your transaction or for some other purpose permitted by law.

How we protect your information.

We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with law to guard your nonpublic personal information. We reinforce the company's privacy policy with our employees.

Cleveland Home Title Agency, LTD.

PRIVACY POLICY NOTICE CONTINUED

Agents that maybe covered by this policy.

Often, your transaction goes through a title insurance agent. Agents that are part of the Cleveland Home Title Agency, LTD. family are covered by this policy. Agents that are not part of the Cleveland Home Title Agency, LTD. family may specifically, in writing, adopt our policy statement.



CLEVELAND HOME TITLE

WIRING INSTRUCTIONS

CLEVELAND HOME TITLE AGENCY, Ltd.

2035 Crocker Road, Suite 104

Westlake, Ohio 44145

Phone (440)788-7100 Fax (440) 788-7101

First Federal of Lakewood

14806 Detroit Rd.

Lakewood, Ohio 44107

ABA Number: 241071212

Account Number: 0543003487

**PLEASE NOTE: OUR OFFICE DOES NOT ACCEPT
ACH TRANSFERS. THESE INSTRUCTIONS ARE FOR
THE PURPOSE OF SENDING WIRE TRANSFERS
ONLY.**

Please send all closing packages to:

packages@clevelandhometitle.biz

ORIGIN ID:CLEA (440) 788-7100
KAREN DUSKIN
CLEVELAND HOME TITLE
2035 CROCKER ROAD,SUITE 104

WEST LAKE, OH 44145
UNITED STATES US

SHIP DATE: 27 JUL 16
ACTWGT: 0.10 LB
CAD: 109586547/WSX12750

BILL SENDER

TO **KAREN DUSKIN**
CLEVELAND HOME TITLE AGENCY, LTD.
2035 CROCKER ROAD
SUITE 104
WESTLAKE OH 44145

(440) 788-7100

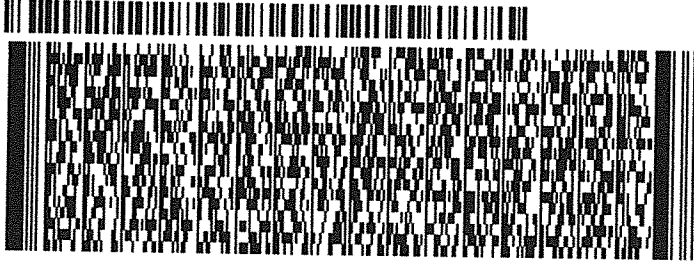
REF: 16-1438

INV:

PO:

DEPT:

544,11,50BD1,4E8



FedEx
Express



J162016970501ur

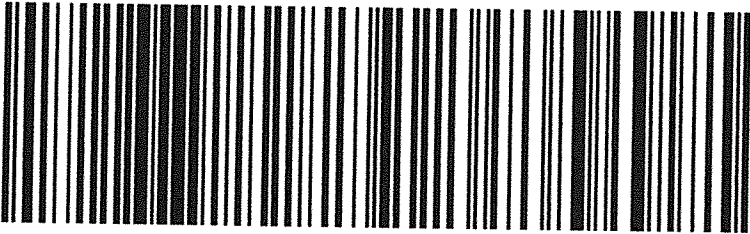
REL#
3785346

THU - 28 JUL 10:30A
PRIORITY OVERNIGHT

TRK#
0201 7836 7879 6586

64 CLEA

OH-US 44145
CLE



After printing this label:

CONSIGNEE COPY - PLEASE PLACE IN FRONT OF POUCH

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2. Place label in shipping pouch and affix it to your shipment.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.