

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER 2017-21180			7. LOAN NUMBER	
	8. MORTGAGE INS 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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

1.0 3/98 (2017-21180.PFD/2017-21180/8)

D. NAME AND ADDRESS OF BUYER Realife Management Group, LLC 21380 Lorain Road Fairview Park, OH 44126	E. NAME AND ADDRESS OF SELLER RAM Residential LLC 263 Fowles Road Berea, OH 44017	F. NAME AND ADDRESS OF LENDER
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G. PROPERTY LOCATION 7003 Hope Avenue Cleveland, OH 44102 Cuyahoga County, Ohio	H. SETTLEMENT AGENT Mount Morris Title Agency LLC	I. SETTLEMENT DATE January 19, 2017
	PLACE OF SETTLEMENT 2401 Brookpark Road Cleveland, OH 44134-1404	

J. SUMMARY OF BUYER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BUYER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	30,000.00	401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	601.00	403.	
104.		404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
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.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BUYER	30,601.00	420. GROSS AMOUNT DUE TO SELLER	
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504.	
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes	to	510. City/Town Taxes	to
211. County Taxes	07/01/16 to 01/20/17	511. County Taxes	to
212. Assessments	to	512. Assessments	to
213. January Rent Proration 01/20/17 to 02/01/17	387.10	513.	
214. Security Deposit Transfer	1,000.00	514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BUYER	2,001.30	520. TOTAL REDUCT. AMT DUE SELLER	
300. CASH AT SETTLEMENT FROM/TO BUYER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Buyer (Line 120)	30,601.00	601. Gross Amount Due To Seller (Line 420)	
302. Less Amount Paid By/For Buyer (Line 220)	(2,001.30)	602. Less Reductions Due Seller (Line 520)	()
303. CASH (X FROM) (TO) BUYER	28,599.70	603. CASH (X TO) (FROM) SELLER	

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price				\$	@	%		PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
<i>Division of Commission (line 700) as Follows:</i>									
701.	\$		to						
702.	\$		to						
703.	Commission Paid at Settlement								
704.			to						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN									
801.	Loan Origination Fee	%	to						
802.	Loan Discount	%	to						
803.			to						
804.			to						
805.			to						
806.			to						
807.			to						
808.									
809.									
810.									
811.									
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE									
901.	Interest From	to	@	\$	/day	(days)	%
902.					months				
903.	Hazard Insurance Premium				years				
904.									
905.									
1000. RESERVES DEPOSITED WITH LENDER									
1001.	Hazard Insurance		@	\$					per
1002.	Mortgage Insurance		@	\$					per
1003.	City/Town Taxes		@	\$					per
1004.	County Taxes		@	\$					per
1005.	Assessments		@	\$					per
1006.			@	\$					per
1007.			@	\$					per
1008.			@	\$					per
1100. TITLE CHARGES									
1101.	Settlement or Closing Fee		to	Mount Morris Title Agency LLC				295.00	
1102.	Courier/Wire/Filing Fee		to	Mount Morris Title Agency LLC				50.00	
1103.	Title Examination		to						
1104.	Title Insurance Binder		to	Mount Morris Title Agency LLC				100.00	
1105.	Doc. Prep. Mortgage Release		to						
1106.	Cleveland Disclosure		to						
1107.	Attorney's Fees		to						
	<i>(includes above item numbers:)</i>								
1108.	Title Insurance		to	Ohio Bar Title Insurance Company				87.50	
	<i>(includes above item numbers:)</i>								
1109.	Lender's Coverage	\$							
1110.	Owner's Coverage	\$		30,000.00			175.00		
1111.									
1112.	Closing Protection Coverage		to	Ohio Bar Title Insurance Company				40.00	
1113.									
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES									
1201.	Recording Fees: Deed	\$	28.50	; Mortgage	\$			28.50	
1202.	City/County Tax/Stamps: Deed			; Mortgage					
1203.	State Tax/Stamps: Revenue Stamps			; Mortgage					
1204.									
1205.									
1300. ADDITIONAL SETTLEMENT CHARGES									
1301.	Survey		to						
1302.	Pest Inspection		to						
1303.									
1304.									
1305.									
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)								601.00	

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Buyer: Realife Management Group, LLC

Seller: RAM Residential LLC

Settlement Agent: Mount Morris Title Agency LLC
(216)661-2240

Place of Settlement: 2401 Brookpark Road
Cleveland, OH 44134-1404

Settlement Date: January 19, 2017

Property Location: 7003 Hope Avenue
Cleveland, OH 44102
Cuyahoga County, Ohio

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.

Realife Management Group, LLC

RAM Residential LLC

BY: _____
Yaron Kandelker, Authorized Member

BY: _____

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.

Mount Morris Title Agency LLC
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.

MOUNT MORRIS TITLE AGENCY LLC

MAILING ADDRESS VERIFICATION

January 19, 2017

Order 2017-21180

Transaction Type:Purchase

Buyer(s)/Borrower(s) Realife Management Group, LLC

Seller(s): RAM Residential LLC

Property: 7003 Hope Avenue, Cleveland, OH 44102

SELLERS' SECTION

I/We, the undersigned seller(s), do hereby verify the current address/future tax mailing address/overnight address with regard to tax information and disbursement of proceeds, if any, is to be as follows:

(This area must be completed with your address.)

(This area must be completed with your phone number.)

(This area must be completed with your social security number(s)).

Please choose one of the following

- FED EX ANY INFORMATION AND/OR PROCEEDS
 ANY INFORMATION AND/OR PROCEEDS WILL BE PICKED UP

RAM Residential LLC

BY: _____

BUYERS'/BORROWERS' SECTION

I/We, the undersigned seller(s), do hereby verify the current address/future tax mailing address/overnight address with regard to tax information and disbursement of proceeds, if any, is to be as follows:

(This area must be completed with your address.)

(This area must be completed with your phone number.)

(This area must be completed with your social security number(s)).

Please choose one of the following options:

- FED EX ANY INFORMATION AND/OR PROCEEDS
 ANY INFORMATION AND/OR PROCEEDS WILL BE PICKED UP

Realife Management Group, LLC

BY: _____
Yaron Kandelker, Authorized Member

**NOTICE OF AVAILABILITY AND OFFER
OF CLOSING PROTECTION COVERAGE**

[] **Seller:** RAM Residential LLC
[X] **Buyer/Borrower:** Realife Management Group, LLC
[] **Lender:**

RE: Issuing Agent: Mount Morris Title Agency LLC
Commitment/File No: 2017-21180
Premises: 7003 Hope Avenue
Cleveland, OH 44102

Notice of Availability of Closing Protection Coverage

Pursuant to Ohio Revised Code Section 3953.32, you are hereby notified of the availability of Closing Protection Coverage from Ohio Bar Title Insurance Company in connection with the above-referenced transaction for the premium stated in the Offer of Closing Protection Coverage outlined below.

Closing or settlement of a real estate and/or mortgage loan transaction can be characterized as having two components. One component pertains to the title to the Premises and the title insurance policy therefor. The other component pertains to the handling of funds and documents by the Licensed Agent. A title insurance policy does not cover losses due to the mishandling of funds or documents by the Licensed Agent. However, Closing Protection Coverage, as outlined below, does provide such protection.

Description of Coverage:

The Closing Protection Coverage indemnifies you against the loss of settlement funds resulting from any of the following acts of the Licensed Agent or anyone acting on behalf of the Licensed Agent, subject to certain conditions and exclusions specified in the Closing Protection Coverage Form:

- (1) Theft, misappropriation, fraud, or any other failure to properly disburse settlement, closing or escrow funds; and
- (2) Failure to comply with any applicable written closing instructions, when agreed to by the Licensed Agent.

You are covered by a Closing Protection Coverage Form only if it is specifically addressed to you. A copy of the Closing Protection Coverage Form is available upon request.

Offer of Closing Protection Coverage

Pursuant to Ohio Revised Code Section 3953.32, you are hereby offered Closing Protection Coverage from Ohio Bar Title Insurance Company in connection with the above-referenced transaction.

Premium Cost

The premium cost for the Closing Protection Coverage is \$40.00 for Lender; \$55.00 for Seller; \$20.00 for Buyer/Borrower; and \$20.00 for any other applicant for title insurance, and in no case shall the premium cost be less than \$40.00 for this coverage in any transaction.

Acceptance of Offer/Declination of Offer

I (We), the undersigned, acknowledge receipt of this Notice of Availability of Closing Protection Coverage and Offer of Closing Protection Coverage and

do accept the said Offer _____

do not accept the said Offer _____

If this Offer is accepted, the undersigned hereby agrees to pay the applicable premium.

Realife Management Group, LLC

BY: _____
Yaron Kandelker, Authorized Member

Dated: _____

A lender's closing instructions requiring Closing Protection Coverage is deemed to be its acknowledgement of receipt of the Notice of Availability of Closing Protection Coverage and its acceptance of the Offer of Closing Protection Coverage.

PRIVACY NOTICE

MOUNT MORRIS TITLE AGENCY LLC

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Mount Morris Title Agency LLC.

We may collect nonpublic personal information about you from the following sources:

- * Information we receive from you such as on applications or other forms.
- * Information about your transactions we secure from our files, or from others.
- * Information we receive from a consumer reporting agency.
- * Information that we receive from others involved in your transaction, such as the real estate agent, lender, or mortgage broker.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- *Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- *Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I (we) have given Mount Morris Title Agency LLC permission to use any Portable Devices, Electronic Media, Regular Mail Service and Faxing, E-Mail, Website Servers, File Servers and Personal Computers that they feel is necessary in the above transaction.

I (we) have given Mount Morris Title Agency LLC permission to release any information to any person(s) or entity deemed necessary to complete this transaction.

Realife Management Group, LLC

RAM Residential LLC

BY: _____
Yaron Kandelker, Authorized Member

BY: _____

Seller(s): RAM Residential LLC

Subject Property: 7003 Hope Avenue, Cleveland, OH 44102

Buyer(s): Realife Management Group, LLC

Instructions for escrow have been deposited with MOUNT MORRIS TITLE AGENCY LLC in the form of a purchase agreement and/or escrow instructions dated 01/19/17 under which MOUNT MORRIS TITLE AGENCY LLC is appointed to act as Escrow Agent.

IN CONSIDERATION of the acceptance of the above escrow by MOUNT MORRIS TITLE AGENCY LLC (hereinafter 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:

The parties to this agreement agree as follows:

1. Oral representation cannot be relied upon to modify the terms or obligations of this Escrow Agreement.
2. 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 funds 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 save 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 amount 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 agree that said expenses and charges may be apportioned to them in a manner which the escrow agent considers equitable and the escrow agent's decision in that regard will be binding and conclusive upon them.
3. 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 funds not claimed within thirty six (36) months from date of recordation are herein forfeited to the company and subject to an administration fee of One Hundred and 00/100 Dollars (\$100.00) per year. Any remaining funds not claimed with thirty-six (36) months of recordation minus any assessed administration fees shall be held pursuant or O.R.C. Sub Sec 169.03. Any and all funds, documents, or property deposited by other than the seller and buyer shall be subject to the instructions of such depositing parties.
4. Non-directed escrow 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 directed escrow 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 for any interest or profits from directed escrow funds deposited in escrow. The Company shall not be liable for the payments of any funds in the event of the insolvency or suspension of payments by any such depository. All disbursements shall be made by the issuance of checks on such account.
5. 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 or attested accounts which may be filed subsequent to the date of title examination;
 - c. the existence, condition or identity of any buildings, fixtures, improvements or installations located or presumed to be located upon the premises;
 - d. the existence, sufficiency or transfer of any insurance thereon, the condition title or delivery of any personal property;
 - e. the rights of any parties in possession whose interests 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 powers by any government 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 to the escrow;
 - i. the existence or location of legal highways or improvements on or adjacent to the premises;
 - j. delay of this escrow due to fires, acts of God, acts of governmental authorities, strikes, or any other cause beyond the control of the Company;
 - k. any examination, adjustment or payment of special taxes or assessments or re-spread of assessments of any kind or additions hereafter made, if any, unless specifically instructed.
 - l. any good faith act or forbearance by the Escrow Agent;
 - m. legal effect of desirability of any instrument exchanged by the parties or deposited by the parties.

STANDARD CONDITIONS OF ACCEPTANCE OF ESCROW - CONT'D

Page 2 of 2

6. Phrases such as "to date of transfer", "as of date of filing" and the like shall be construed to mean and including date title documents are filed for record. For the purposes of prorations, the Seller shall be considered the owner through the day of title transfer. Adjustments shall be made on a thirty (30) day month basis. The Company will not make adjustments for any charges 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 three hundred dollars (\$300.00) 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. Final water hold shall be forfeited to Company if unclaimed six (6) months from recordation. Information secured by the Company regarding taxes, assessments, insurance, rents, interest, and balance due on other encumbrances or mortgages, including prepayment penalties, if any, may be relied upon in making payments or adjustments and shall be conclusive against the parties. Taxes 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 responsible 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 Nos. 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 Sections 5713.130 and 5713.31 of O.R. Code. In all events adjustment of taxes and assessments shall be made on the basis of net amount shown on the last available tax duplicate.

7. 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.

8. 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.

9. Unless otherwise specified in the instructions, seller shall be chargeable with the cost of the following items; examination of title and title evidence, transfer tax, one-half escrow fee, all taxes, and assessment due and payable to the County Treasurer at the date of filing the instruments for record in the within escrow and costs of satisfying the record liens or encumbrances not specifically assumed by buyer according to instructions. Unless otherwise specified in the instructions, buyer shall be chargeable with the cost of the following items; one-half escrow fee, cost of recording deed and buyer's mortgage or mortgages, and any item of additional expense required by the buyer or his mortgagee not otherwise provided for herein. The cost of any extraordinary services or expenses shall be borne by the party benefitted thereby.

10. The Company is not responsible for proration 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 relief upon and any errors or omissions in such information shall be adjusted between the parties outside of escrow. In the event that an over disbursement of funds occurs, the party receiving such over disbursement shall reimburse such sum to the Escrow Agent within five (5) days of notice of error and corrected settlement statement.

11. The Company shall not file the deed nor disburse any funds until it receives a mechanic's lien affidavit from a seller or original contractor pursuant to Section 1311.011 (b)(4) of Ohio Revised Code and until a purchaser of a newly constructed home has acknowledged completion of the home's construction and has deposited in the escrow the acceptance letter.

12. 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 present to the closing or disbursement of any escrow transaction, the buyer and seller severally promise to comply with provisions of such ordinances and to save the escrow agent harmless from any breach of duties under such ordinances.

13. These standard conditions of acceptance of escrow will apply only in case of absence of any specific escrow instruction to the contrary. In case of conflicts, the written escrow instructions or the terms of the purchase agreement shall prevail.

14. PARTIES CLEARLY UNDERSTAND THAT THIS DOCUMENT REPRESENTS A BINDING AND ENFORCEABLE AGREEMENT AND THAT THEY HAVE CAREFULLY READ AND EXAMINED IT BEFORE SIGNING.

Realife Management Group, LLC

RAM Residential LLC

BY: _____
Yaron Kandelker, Authorized Member

BY: _____

Authorized Countersignature