FINAL



A. SETTLEMENT STATEMENT (HUD-1)

В.	TY	ÞΕ	OF	LOAN		
1.	FHA	2.	FHMA	3.	CONV. UNINS.	
4.	VA	5.	CONV. IN	S.		
	NUMBE		7. LOAN	NUMBER	₹	
16-2	857-12-A	R				_
8. MOR	RTGAGE I	INS. CAS	E NO.:			

The state of the s		8. MORTGAGE INS. CASE NO.:				
C. NOTE: This form is furnished to give you a statement of act marked "(p.o.c.)" were paid outside the closing; the	ual settlement costs. Any y are shown here for info	nounts paid to and by the settlement agent are shown. Items				
D. NAME & ADDRESS Realife Cleveland, LLC OF BORROWER: 21380 Lorain Rd, Fairv		ility Company				
NAME & ADDRESS Bayview Loan Servicing, LLC, a Delaware Limited Liability Company OF SELLER: 4425 Ponce De Leon Blvd., Coral Gables, FL 33146						
F. NAME & ADDRESS CASH SALE OF LENDER:						
G. PROPERTY LOCATION: 7518 Southfield Avenue						
H. SETTLEMENT AGENT: Fidelity Land Title Age PLACE OF SETTLEMENT: 10723 Montgomery Ros						
I. SETTLEMENT DATE: 3/14/2017						
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction				
100. Gross Amount Due From Borrower:	·	400. Gross Amount Due To Seller:				
101. Contract sales price	62,000.00	401. Contract sales price	62,000.00			
102. Personal property	140.00	402. Personal property				
103. Settlement charges to borrower: (line 1400)	448.00	403.				
105.		404. 405.				
TVO.		403,				
Adjustments For Items Paid By Seller In Advan	ce:	Adjustments For Items Paid By Seller In Adv	ance:			
106. City/town taxes to		406. City/town taxes to				
107. County taxes to		407. County taxes to				
108. Assessments to		408. Assessments to 409.				
110.		410.				
111.		411.				
112.		412.				
113.		413.				
114.		414.				
115.	ſ					
		415.				
116.		415. 416.				
	62,448.00		62,000.00			
116. 120. Gross Amount Due From Borrower: 200. Amounts Paid By Or In Behalf Of Borrower:		416. 420. Gross Amount Due To Seller: 500. Reductions In Amount Due To Seller:	62,000.00			
116. 120. Gross Amount Due From Borrower: 200. Amounts Paid By Or In Behalf Of Borrower: 201. Deposit or earnest money	62,448.00	416. 420. Gross Amount Due To Seller: 500. Reductions In Amount Due To Seller: 501. Excess deposit (see instructions)				
116. 120. Gross Amount Due From Borrower: 200. Amounts Paid By Or In Behalf Of Borrower: 201. Deposit or earnest money 202. Principal amount of new loan(s)		416. 420. Gross Amount Due To Seller: 500. Reductions In Amount Due To Seller: 501. Excess deposit (see instructions) 502. Settlement charges to seller (line 1400)	62,000.00			
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Previous Edition Is Obsolete Form No. 1581 3/86

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SB-4-3538-000-1 HUD-1 (3-86) RESPA, HB 4305.2

FIDELITY LAND TITLE AGENCY OF CINCINNATI, INC

10723 Montgomery Road Cincinnati, Ohio 45242 (513) 489-2900 Fax: (513) 489-3052

ALL FUNDS MUST BE SENT IN THE FORM OF A FEDERAL RESERVE WIRE. No exceptions will be made. ACH transfers or any other kind of bank transfer will not be accepted. This includes US Bank to US Bank transfers between accounts and direct deposits to our account.

Thank you

US BANK WIRING INSTRUCTIONS

Wiring instructions for Fidelity Land Title Agency of Cincinnati, Inc.

Fidelity Land Title Agency of Cincinnati, Inc. 10723 Montgomery Road Cincinnati, Ohio 45242

❖ Account Number:

130105952167

* Routing Number:

042000013

Bank Name:

US Bank

❖ Bank Address:

10851 Montgomery Road Cincinnati, Ohio 45242

❖ Reference: 16-2857-12-A-R/7518 Southfield Avenue

With cyber crimes on the increase, it is important to be ever-vigilant. If you receive an email, or any other communication that appears to be generated from our office that contain new, revised or altered bank wire instructions, consider it suspect and call our office at a number you trust. Our bank wire instructions seldom change.

700. Total Sales/Broker's Commission: Based On Price \$ 62,000,00 @ 5,00 %= 3,100.0	Paid From Borrower's Funds	Paid From Seller's Funds
Division of Commission (line 700) As Follows: 701. \$ 1,240.00 to Lokal Realestate	At	At
702. \$ 1,860.00 to Realty Trust Services	Settlement	Settlement
703. Commission paid at settlement		3.100.0
704.		
800. Items Payable In Connection With Loan. 801. Loan Origination fee %	· · · · · · · · · · · · · · · · · · ·	
802. Loan Discount %		
803. Appraisal fee to:		
804. Credit report to:		
805. Lender's inspection fee 806. Mortgage insurance application fee to		
807. Assumption fee		
808.	. 	
810		
811.		
812.		
813.		
814.		
816.		
817.		
818.		
820.		
821		
900. Items Required By Lender To Be Paid In Advance: 901. Interest from to @\$ /day (0)	days)	Ĭ
901 Interest from to @\$ /day (0) 902 Mortgage insurance premium for mo, to	(Bys)	
903. Hazard insurance premium for yrs. to		
904. Flood insurance premium for yrs. to		
905. 906.	· ···	
1000. Reserves Denosited With Lender:		
1001. Hazard insurance 0 months @ \$ 0.00 per month		
1002 Mortgage insurance 0 months @ \$ 0.00 per month		
1003. City property taxes 0 months @ \$ 0.00 per month 1004. County property taxes 0 months @ \$ 0.00 per month		
1005. Annual assessments 0 months @ \$ 0.00 per month		
1006. Flood insurance 0 months @ \$ 0.00 per month		
1007. 0 months @ \$ 0.00 per month		
1008. Aggregate Adjustment		
1100. Title Charges		
1101. Settlement or closing fee to Fidelity Land Title Agency Of Cincinnati, Inc.	300.00	500.0
1102. Abstract or title search to 1103. Title examination to Fidelity Land Title Agency Of Cincinnati, Inc.		300.0
1104. Title insurance binder to Fidelity Land Title Agency Of Cincinnati, Inc.		100.0
1105. Document preparation to		
1106. Notary fees to		
1107. Attorney's fees to (includes above item Numbers:)	1
		†
1108. Title insurance to Fidelity Land Title Agency Of Cincinnati, Inc. (includes above item Numbers:)	356.:
(includes above item Numbers.		336
1110. Owner's coverage \$ 62,000.00 Premium: \$356.50		
1111. Wire/Handling Fee to Fidelity Land Title Agency Of Cincinnati, Inc.	20.00	30.1
1112. Courier/Handling Fee to Fidelity Land Title Agency Of Cincinnati, Inc. 1113. Title Undate/Recording Service Fee to Fidelity Land Title Agency Of Cincinnati, Inc.	20.00	
1114.		
1200 Covernment Recording and Transfer Charges:		
1201 Recording fees: Deed \$ 28.00 ;Mortgage \$ 0.00 :Releases \$ 0.00	28.00	248.
1202. City/county tax/stamps: Deed \$ 248.50 Mortgage \$ 0.00 1203. State tax/Stamps: Deed \$ 0.00 :Mortgage \$ 0.00		
1204.		
1205.		<u> </u>
1300. Additional Settlement Charges:		
1301. Survey to McSteen And Associates 1302. Pest inspection to		
		80.
1303. Lien Search Fee to Fidelity Land Title Agency Of Cincinnati, Inc.		1,327.
1303. Lien Search Fee to Fidelity Land Title Agency Of Cincinnati, Inc. 1304. Del. Water / Sewer to City Of Cleveland, Dept. of Public Utilities		
1304. Del. Water / Sewer to City Of Cleveland, Dept. of Public Utilities 1305.		
1304. Del. Water / Sewer to City Of Cleveland, Dept. of Public Utilities 1305. 1306.		
1304. Del. Water / Sewer to City Of Cleveland, Dept. of Public Utilities 1305.	448.00	6,082

Borrowers/Purchasers	Sellers
Realife Cleveland, LLC an Ohio Limited Liability Company By:	Bayview Loan Servicing, LLC, a Delaware Limited Liability Company By:
The HUD-I Settlement Statement which I have prepared is a true and accidisbursed in accordance with this statement.	curate account of this transaction. I have caused or will cause the funds to be

SELLER'S AND/OR BORROWER'S STATEMENT

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.

Escrow:

16-2857-12-A-R

Settlement Agent: _ Date:

, Fidelity Land Title Agency Of Cincinnati, Inc.

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

SALE-POST CLOSING MAILING ADDRESS

Fidelity Land Title Agency of Cincinnati, Inc will be sending the following items to you after your closing has been completed:

*ENCRYPTED EMAIL COPIES OF YOUR CLOSING DOCUMENTS

(MORTGAGE TRANSACTIONS ONLY)

* YOUR RECORDED DEED

* YOUR TITLE INSURANCE POLICY (if applicable)

It is imperative that we have an address that the post office will deliver the above items to after the closing. Your deed and title policy (if applicable) can take up to 90 days for delivery due to the process the county recorders utilize to record your documents. If you have not received your deed within the 90 days (after closing) please contact our office at (513) 489-2900 so we may locate your deed. For Mortgage transactions, your closing documents will be sent to your yia encrypted email with instructions to retrieve your file.

	MARITAL STATUS
Address to send deed/policy to:	
Will the property you are purch	asing be your principal residence by January of next year: If no, please see below)
	asing be a second home: YesNo(if no, please
Will the property you are purch see below)	asing be a second home: YesNo(if no, please
Will the property you are purch see below)	asing be a second home: YesNo(if no, please asing be investment property: YesNo
Will the property you are purch see below) Will the property you are purch	asing be a second home: YesNo(if no, please asing be investment property: YesNo HOME PH

14 March 2017

Date

(Mortgage Transactions Only)

Buyer

CLOSING NOTICE

File No: 16-2857-12-A-R Date: 3/14/2017

The purpose of this notice is to set out the rights and responsibilities of the undersigned parties identified as "Buyers", "Sellers" (if this closing is a sale) and Fidelity Land Title Agency of Cincinnati, Inc., which is hereinafter referred to as "Closing Agent". The Sellers, Buyers, and the Closing Agent are sometimes hereinafter referred to collectively as the "Parties" and singularly as a "Party".

1. RECITALS. The Parties state that:

A. The Sellers and Buyers have entered into a certain contract to purchase real property, identified as "the Property" (the "Purchase Contract"); and

This Notice sets out many of the terms, conditions and notices to the Sellers and/or Buyers regarding the closing.

2. REAL ESTATE TAXES AND PRORATIONS

Buyer and Seller are responsible for the accuracy of any proration or adjustments for taxes between themselves, and the Closing Agent shall not be liable to any party with respect to such proration or adjustment made at closing or thereafter. The amount of the Tax Proration on the HUD-1 Settlement Statement is hereby APPROVED and ACCEPTED by Sellers and Buyers. Any adjustment after the closing will be handled outside the closing by and between Sellers and Buyers in accordance with their contract. The Sellers and Buyers may use any other amount for the proration as agreed by them or as determined by their contract. In the absence of same, Closing Agent as a matter of courtesy will provide a proration. The tax amount used for any proration is based on the last available tax bill.

3. COMPLIANCE AGREEMENT AND LIMITED POWER OF ATTORNEY

The Buyers and Sellers hereby appoint Fidelity Land Title Agency of Cincinnati, Inc. as Attorney in Fact for the limited purpose of signing and/or initialing on their behalf any and all corrections, adjustments amendments and/or modifications to any and all closing documents executed at closing or necessary as intended for closing but omitted there from. The powers granted herein shall be strictly limited to matters of form for the purpose of complying with County Recorder's, Auditor's, or Treasurer's Requirements and shall not affect any substantive right of the Buyers and Sellers, nor alter the terms of the closing documents to make them more burdensome to the Buyers and Sellers. A copy of any corrected documents shall be forwarded to the undersigned immediately upon the making of the correction.

4. GENERAL PROVISIONS. The Parties agree that:

- A. Representation. The Closing Agent is not representing either the Sellers or the Buyers in the closing. Both Sellers and Buyers are encouraged to have independent counsel represent them at the closing.
- B. Title Insurance. Unless the Sciler is Purchasing an Owners Policy for the Buyer, the Buyer may purchase an Owner's Policy of Title Insurance for an additional charge. The Closing Agent has no duty to the parties as to matters of title to the real estate.
- C. Survey. There is no warranty or protection given to the Sellers or the Buyers with regard to survey matters. If the Buyers want a stake survey, they may obtain one at their own cost.
- D. Utilities. The Closing Agent assumes no responsibility for any proration, adjustment or payment of water, sewer, gas, electric or utility charges.
- E. Personal Property. The Closing Agent assumes no responsibility for transfer of personal property that may be part of the Contract.

- F. Laws and Ordinances. The Closing Agent assumes no responsibility as to compliance with any local municipal requirements, point of sale inspections, laws or ordinances concerning the condition of the property.
- G. Purchase Contract. The Parties understand and acknowledge that the Purchase Contract is between the Sellers and Buyers. While the Realtors and the Closing Agent take part in assisting in the closing of the sale and completion of the terms of the Purchase Contract, the primary responsibility to insure that the terms of the Purchase Contract are carried out remains with the Sellers and the Buyers. The Sellers and Buyers are advised and encouraged to ask questions and to seek independent counsels to assure themselves that the transaction is carried out in accordance with the Purchase Contract.
- H. Handling Charges. The charges on the Settlement Statement for recording documents and document delivery may include an amount for handling the service rendered.
- I. Notice. The Parties severally acknowledge that they have read and fully understand each of the provisions of this Notice.
- J. Indemnity and Hold Harmless. The Sellers and Buyers agree, jointly and severally, to defend, hold harmless, and indemnify the Closing Agent, from any and all demands, claims, losses, costs, damages, expenses, and liabilities (including without limitation all costs, expenses, and attorney fees) which the Closing Agent may incur by action as Closing Agent pursuant to this Agreement or otherwise, excepting such claims as may arise from willful conduct or gross negligence.
- K. Unreleased Mortgages. Unless an Owner's Policy is issued, the Closing Agent is not responsible for the failure of creditors/lien holders to properly release their mortgages of record. Closing Agent, upon request, may provide assistance, i.e., verification of payment, on a fee basis.

Realife Cleveland, LLC an Ohio Limited Liability Company

NOTICE OF AVAILABILITY AND OFFER OF CLOSING PROTECTION COVERAGE

Buyer/Borrower: Realife Cleveland, LLC an Ohio Limited Liability Company

Lender: CASH SALE

RE:

Licensed Agent: Fidelity Land Title Agency of Cincinnati, Inc.

Premises: 7518 Southfield Avenue, Brooklyn, OH 44144

Commitment/File No.: 16-2857-12-A-R

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 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 therefore. The other component pertains to the handling of funds and documents. A title insurance policy does not cover losses due to the mishandling of funds or documents. However, Closing Protection Coverage, as outlined below, does provide such protection.

<u>Description of Coverage:</u> 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 From:

- 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.

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

Realife Cleveland, LLC an Ohio Limited Liability Company

OFFER OF CLOSING PROTECTION COVERAGE

Pursuant to Ohio Revised Code Section 3953.32, you are hereby offered Closing Protection Coverage 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 Offer of Closing Protection Coverage and do /do not ______ accept the said Offer. If this offer is accepted, the undersigned hereby agrees to pay the applicable premium.

Realife Cleveland, LLO an Ohio Limited Liability Company

REO DISCLOSURE - ADDENDUM TO CLOSING NOTICE

Fidelity Land Title Agency of Cincinnati, Inc. (hereinafter "Closing Agent")

Parcel Number: 431-22-078

Property Address: 7518 Southfield Avenue, Brooklyn, OH 44144

File No.: 16-2857-12-A-R

You are purchasing a property that has just gone through a foreclosure process. You or your Real Estate Agent are responsible for obtaining any bills, charges, and assessments against the property that may not now constitute a lien on the property. Common bills, charges, and assessments include, but are not limited to the following:

- 1. <u>Utilities:</u> Closing Agent assumes no responsibility for any proration, adjustment or payment of water, sewer, gas, electric or utility charges.
- 2. Taxes and Future Special Assessments: Buyer and Seller are responsible for the accuracy of any proration or adjustments for taxes between themselves, and neither the Lender nor Closing Agent shall be liable to any party with respect to such proration or adjustment made at closing or thereafter. The amount of the Tax Proration on the HUD-1 Settlement Statement is hereby APPROVED and ACCEPTED by Sellers and Buyers. Any adjustment after the closing will be handled outside the closing by and between Sellers and Buyers in accordance with their contract. The Sellers and Buyers may use any other amount for the proration as agreed by them or as determined by their contract. In the absence of same, Closing Agent, as a matter of courtesy will provide a proration. The tax amount used is based on the tax figures shown as of the title search date, not the Date of Closing.
- 3. Condominium / Home Owners Associations: Buyer and Seller, or their respective agents, are responsible for obtaining the status of any dues owed to a Condominium / Home Owners Association, and providing any amount due to the Closing Agent before closing. Any adjustment after the closing will be handled outside the closing by and between Sellers and Buyers in accordance with their contract. Under no circumstances will the Closing Agent be liable to any party with respect to dues owed to a Condominium / Home Owners Association.

We hereby hold Fidelity Land Title Agency of Cincinnati, Inc. harmless from any liability for any injuries, against all claims and demands, actions, losses, proceedings, costs, liabilities and expenses arising out the failure of a Buyer and/or Seller, or their Agents, to provide any of the above charges to Fidelity Land Title Agency of Cincinnati, Inc. before closing. This agreement shall remain binding upon the heirs, executors, administrators, and assigns of the undersigned.

Signed this 14 day of March, 2017

Realife Cleveland, LLC an Ohio Limited Liability Company

Fidelity Land Title Agency of Cincinnati, Inc. 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 Fidelity Land Title Agency of Cincinnati, Inc.

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 [our affiliates or] 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 or lender.

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 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.

LIMITED WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that Bayview Loan Servicing, LLC, a Delaware Limited Liability Company for valuable consideration paid, grant(s) with limited warranty covenants to: Realife Cleveland, LLC an Ohio Limited Liability Company, whose tax mailing address is: 21380 Lorain Rd, Fairview Park, OH 44126.

the following described REAL PROPERTY:

SITUATED IN THE CITY OF BROOKLYN, COUNTY OF CUYAHOGA AND STATE OF OHIO:

AND KNOWN AS BEING SUBLOT NO. 27 IN THE BLASER REALTY CO.'S RIDGELAWN SUBDIVISION OF PART OF ORIGINAL BROOKLYN TOWNSHIP LOT NO. 24, AS SHOWN BY THE RECORDED PLAT OF SAID SUBDIVISION IN VOLUME 92 OF MAPS, PAGE 10 OF CUYAHOGA COUNTY RECORDS, SAID SUBLOT NO. 27 HAS FRONTAGE OF 40 FEET ON THE NORTH SIDE OF SOUTHFIELD AVENUE AND EXTENDS BACK OF EQUAL WIDTH 122.57 FEET DEPP ON ITS WEST LINE AND 122.70 FEET DEEP ON ITS EAST LINE, AND HAVING A REAR LINE OF 40 FEET, AS APPEARS BY SAID PLAT, BE THE SAME MORE OR LESS, BUT SUBJECT TO ALL LEGAL HIGHWAYS.

For information purposes only:

Property Address: 7518 Southfield Avenue, Brooklyn, OH 44144

Parcel No: 431-22-078

16-2857-12-A-R

Prior Instrument Reference: Official Record 201612020095, of the Deed Records of Cuyahoga County, Ohio.

Grantor will defend the same against the lawful claims of all persons claiming by, through or under Grantor, and no others.

This conveyance is made subject to all legal highways and easements, all restrictions, conditions, declarations and covenants of record, all zoning restrictions and all taxes and assessments not yet payable.

Executed this 14th day of March, 2017.

Ву:				
Name	<u>.</u>			
Title:				
STATE OF FLORIDA)) SS:			
COUNTY OF MIAMI DADE	,			
This instrument was ack	nowledged before m	e this <u>//</u> day of Bayview Lo	of March, 2 oan Servicing, LLC,	2017, by a Delaware
Limited Liability Company.				

This Instrument prepared by J. Terry Kennedy, Esq. Kennedy & Kennedy Co. LPA 10723 Montgomery Road Cincinnati, OH 45242

File No. 16-2857-12-A-R

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