

A. Settlement Statement

OMB No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number 5282 ORTIC	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance			

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower Realife Cleveland LLC 21380 Lorain Road Fairview Park, OH 44126	E. Name & Address of Seller SFPT, LLC blk 277 Choa Chu Kang Ave. 2 #04-325 Singapore, 680277	F. Name & Address of Lender
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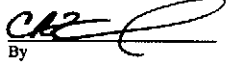
G. Property Location 1326 Cove Avenue Lakewood, OH 44107	H. Settlement Agent Name All Real Estate Solutions, LLC 1869 East Aurora Road Suite 400 Twinsburg, OH 44087 Tax ID: 75-3238263 Place of Settlement All Real Estate Solutions, LLC 1869 East Aurora Road Suite 400 Twinsburg, OH 44087	I. Settlement Date 3/24/2017 Fund:
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J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$78,000.00	401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$726.97	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. School Property Taxes		408. School Property Taxes	
109. HOA Dues		409. HOA Dues	
110. HOA Dues		410. HOA Dues	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$78,726.97	420. Gross Amount Due to Seller	
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess Deposit	
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. Loan Amount 2nd Lien		504. Payoff of 1st Mortgage	
205.		505. Payoff of 2nd Mortgage	
206.		506.	
207.		507. Hold for FINAL Water and Sewer	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 07/01/16 03/24/17	\$1,752.11	511. County property taxes 07/01/16 03/24/17	
212. School Property Taxes		512. School Property Taxes	
213. HOA Dues		513. HOA Dues	
214. HOA Dues		514. HOA Dues	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$1,752.11	520. Total Reduction Amount Due Seller	
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$78,726.97	601. Gross Amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	\$1,752.11	602. Less reductions in amt. due seller (line 520)	
303. Cash From Borrower	\$76,974.86	603. Cash To Seller	

CRP

L. Settlement Charges					
700. Total Sales/Broker's Commission based on price			@ % =		
Division of Commission (line 700) as follows:					
				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
701.		to			
702.		to			
703.					
800. Items Payable in Connection with Loan					
801.	Loan Origination Fee	%	to		
802.	Loan Discount	%	to		
803.	Appraisal Fee		to		
804.	Credit Report		to		
805.	Lender's Inspection Fee		to		
806.	Mortgage Insurance Application		to		
807.	Assumption Fee		to		
808.	Flood Cert Fee		to		
900. Items Required by Lender To Be Paid in Advance					
901.	Interest from	3/24/2017 to 4/1/2017 @ \$0/day			
902.	Mortgage Insurance Premium for	months	to		
903.	Hazard Insurance Premium for	years	to		
1000. Reserves Deposited With Lender					
1001.	Hazard insurance	months @	per month		
1002.	Mortgage insurance	months @	per month		
1003.	City property taxes	months @	per month		
1004.	County property taxes	months @	per month		
1005.	School Property Taxes	months @	per month		
1006.	HOA Dues	months @	per month		
1007.	HOA Dues	months @	per month		
1008.	Other taxes	months @	per month		
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or closing fee	to	All Real Estate Solutions, LLC	\$250.00	
1102.	Abstract or title search	to			
1103.	Title examination	to	All Real Estate Solutions, LLC		
1104.	Title insurance binder	to	All Real Estate Solutions, LLC	\$75.00	
1105.	Document preparation	to	All Real Estate Solutions, LLC	\$45.00	
1106.	Notary fees	to			
1107.	Attorney's fees	to	Angelo Russo, Esq		
	(includes above items numbers:)			
1108.	Title insurance	to	All Real Estate Solutions, LLC	\$200.97	
	(includes above items numbers:)			
1109.	Lender's coverage	\$0.00/\$0.00			
1110.	Owner's coverage	\$78,000.00/\$401.93			
1111.	Courier/Messenger Service	to	All Real Estate Solutions, LLC	\$45.00	
1112.	Title Update	to			
1113.	Filing Service	to	All Real Estate Solutions, LLC	\$75.00	
1114.	Wire/Shipping & Handling	to	All Real Estate Solutions, LLC		
1200. Government Recording and Transfer Charges					
1201.	Recording Fees	Deed \$36.00 ; Mortgage ; Rel	to Cuyahoga County Fiscal Officer	\$36.00	
1202.	City/county tax/stamps	Deed \$312.00 ; Mortgage	to Cuyahoga County Fiscal Officer		
1203.	State tax/stamps	Deed ; Mortgage	to		
1204.	Auditors Transfer Fee (\$.50 per parcel)		to Cuyahoga County Fiscal Officer		
1300. Additional Settlement Charges					
1301.	Survey	to			
1302.	Pest Inspection	to			
1303.	Lender Closing Protection Letter	to			
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			\$726.97	<i>CLB</i>

I have carefully reviewed the Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this Settlement Statement.
Realife Cleveland LLC


By

SFTT, LLC

SETTLEMENT AGENT CERTIFICATION

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

By: Poon Pui Fun Felicia
Its: Authorized Member

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

COMMITMENT FOR TITLE INSURANCE

Issued by

Old Republic National Title Insurance Company

SCHEDULE A

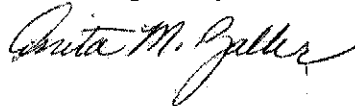
Name and Address of Title Insurance Company:

**Old Republic National Title Insurance Company
400 Second Avenue South, Minneapolis Minnesota 55401**

1. Effective Date: **December 8, 2016 at 7:59 am**
2. Policy or Policies to be issued: Amount
 - a. ALTA Owner's Policy (6-17-06): **\$78,000.00**
Proposed Insured: **Realife Cleveland LLC**
 - b. ALTA Loan Policy (6-17-06):
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:
SFTT, LLC
5. The land referred to in this Commitment is described as follows:

SEE ATTACHED EXHIBIT "A"

Countersigned By



**Anita M. Zaller
All Real Estate Solutions, LLC
1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210**



Issuing Agent:
All Real Estate Solutions, LLC
1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
P: 800-398-6163

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CLF

Issuing Agent:
All Real Estate Solutions, LLC
1869 East Aurora Road
Suite 400
Twinsburg, OH 44087

EXHIBIT "A"

Situated in the City of Lakewood, County of Cuyahoga and State of Ohio: and known as being part of Sublot Nos. 2 and 3 in W.B. Smith's Allotment of part of Original Rockport Township, Section No. 21, as shown by the recorded plat in Volume 7 of Maps, Page 15 of Cuyahoga County Records and together forming a parcel of land bounded and described as follows:

Beginning on the Westerly line of Cove Avenue, at a point distant Southerly, measured along said Westerly line, 30 feet from the Northeasterly corner of said Sublot No. 2; thence Westerly and parallel with the Northerly line of said Sublot No. 2, a distance of about 123 feet to the prolongation Southerly, in a direct line of an Easterly line of a parcel of land conveyed to Leonard E. Weitz by deed dated October 30, 1914 and recorded in Volume 1674, Page 461 of Cuyahoga County Records; thence Northerly along said Southerly prolongation and along the Easterly line of land so conveyed to Leonard E. Weitz, a distance of 40 feet to a point; thence Easterly and parallel with the Northerly line of said Sublot No. 2, a distance of about 123 feet to the Westerly line of Cove Avenue; thence Southerly along the Westerly line of Cove Avenue, a distance of 40 feet to the place of beginning, as appears by said Plat, be the same more or less, but subject to all legal highways.

Permanent Parcel Number:

312-32-065

Commonly Known As:

1326 Cove Avenue

Lakewood, OH 44107

TITLE INSURANCE COMMITMENT
Issued by
Old Republic National Title Insurance Company
**SCHEDULE B - SECTION I
REQUIREMENTS**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. You must tell us if a Power of Attorney is being used. A copy must be provided to us prior to closing for review and approval. The Proposed Insured listed on Schedule A, Section 2b must provide written approval for use of the Power of Attorney. Unless already filed in the Subject Property county records, the original Power of Attorney must be provided to us before or at closing, and will be filed in public record.
6. Satisfactory release or subordination of all liens shown in Schedule B, Section II.
7. When the subject property is located in a County with a Bankruptcy Court, a check of the Bankruptcy Court records be required. We may then make additional requirements or exceptions.
8. Satisfactory affidavit(s) to be executed by the parties to the transaction which may include, but are not limited to, the following: Affidavit of Improvements/Affidavit in Lieu of Survey, Affidavit as to Liens and Encumbrances, Homestead/Marital Affidavit.
9. The following documents are requested for review as they pertain to SFTT, LLC:
 - a) Operating Agreement, By-Laws, or other written agreement providing proof of authorized individual(s) to encumber and/or convey assets of the company.
 - b) Properly executed Resolution or language in the Operating Agreement approving and identifying the individual(s) authorized to encumber and/or convey the subject transaction on behalf of the company.
 - c) Proof of good standing with the State.

NOTE: The Company reserves the right to make additional requirements upon review of said documents.
10. The following documents are requested for review as they pertain to Realife Cleveland LLC:
 - a) Operating Agreement, By-Laws, or other written agreement providing proof of authorized individual(s) to encumber and/or convey assets of the company.
 - b) Properly executed Resolution or language in the Operating Agreement approving and identifying the individual(s) authorized to encumber and/or convey the subject transaction on behalf of the company.
 - c) Proof of good standing with the State.

NOTE: The Company reserves the right to make additional requirements upon review of said documents.

11. Prior to the transfer the following items are required:
 - a) Contact water/sewer department, if applicable, and confirm any outstanding balance due and pay in connection with a transfer.
 - b) Contact local municipality to determine if Point of Sale, or similar pre-sale inspection, is required prior to transfer.

NOTE: The company reserves the right to include additional requirements prior to transfer.
12. Complete the DTE100 (Conveyance) OR DTE100-ex (Exempt) Form.
13. Properly executed Deed from SFTT, LLC to Realife Cleveland LLC.
14. Submit the executed Ohio Conveyance OR Exempt Form with the fee for the Conveyance Tax to Cuyahoga County Auditor. *cat*

TITLE INSURANCE COMMITMENT
Issued by
Old Republic National Title Insurance Company

**SCHEDULE B - SECTION II
EXCEPTIONS**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

1. Any discrepancies, conflicts, easements, boundary line disputes, encroachments or protrusions, or overlapping of improvements with would be disclosed by an inspection and accurate survey of the premises.
2. Rights and claims of parties in possession not shown by the public records.
3. Mechanics', Contractors', or Materialmen's liens and lien claims, if any, where no notice thereof appears on record.
4. Any facts, rights, interests or claims which are not shown by the public records, but which could be ascertained or by making inquiry of person(s) in possession thereof.
5. Liens, encumbrances, or claims thereof, which are not shown by the public record.
6. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquired for value of record the estate or interest or mortgage thereon covered by this Commitment.
7. General or special taxes and assessments required to be paid in the current year and subsequent years.
8. The lien of real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the public records and 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.
9. Anything to the contrary notwithstanding, the Policy does not insure the accuracy of dimensions and/or acreage of the premises described in Schedule A.
10. Coal, oil, natural gas, or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
11. Permanent Parcel Number: **312-32-065**
County of Cuyahoga
Taxes for the **First Half** of 2016 in the amount of **\$1,208.92** are a lien now due.
Taxes for the **Second Half** of 2016 in the amount of **\$1,208.92** are a lien not yet due.

Semi-Annual; Typically due January and July
Next Amount Due is estimated at \$1,208.92

NOTE: No examination has been made for special assessments not appearing on the current General Tax Duplicate. Delinquent sewer bills, water bills, charges for weed cutting, cleaning up trash and other nuisance abatement charges may become a lien on 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 charges, if any.

12. This Item has been Intentionally Deleted.
13. This Item has been Intentionally Deleted. *CAB*

14. Restrictive Covenants, Conditions, Restrictions, Reservations, Setbacks and Easements contained in the instrument filed for record in Volume 7 of Maps, Page 15, County of Cuyahoga Records.

NOTE: No further examination of the above described has been made. For further conditions see record. CRZ



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

FIRST LIEN LETTER

Borrower:
Realife Cleveland LLC

Subject Property:
1326 Cove Avenue
Lakewood, OH 44107

In connection with the property covered by the captioned title insurance commitment, we wish to advise that we have closed and completely disbursed the FIRST LIEN in the amount of:

no and 00/100 Dollars (\$0.00) Dollars

This lien is a valid FIRST LIEN on the property, subject only to those encumbrances shown in Schedule B of the captioned commitment. All taxes and special assessments which presently constitute a valid lien on the subject property have been paid in full. This letter is executed in anticipation of the issuance of a final policy of the title insurance pursuant to the captioned commitment and will merge into and be superceded by said final policy.

Michelle Kekic
All Real Estate Solutions, LLC

03/15/2017

Date



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

Settlement Agent Instructions

Initials

_____ **Confirm Appointment**—Call the signer(s) to verify appointment time and location. Do NOT change appointment without notifying All Real Estate Solutions, LLC.

_____ **Copy of Identification**—A legible copy of the Driver's License or other government issued photo ID and a second form of ID MUST be collected at closing, and a copy returned with the closing package. An affidavit alone will not be acceptable.

_____ **Ink Color**—Documents must be signed in BLUE ink only; unless otherwise specified.

_____ **Copy Package**—The signer(s) must received a copy of the documents. If you download the documents, you must print a set for the signer(s). The copy fee for this was included in the fee that was agreed upon for the closing.

_____ **Legal Advise**—As a contract notary/closer, you are NOT to give legal advice or comment on the signer(s) loan. Any questions related to the loan should be addressed to the Loan Officer. If the Loan Officer cannot be reached you need to contact All Real Estate Solutions, LLC. This does not apply in "attorney state" closing transaction.

_____ **Document Explanation**—You are being paid a fee to explain what the document is to the signer(s). Please explain these documents as you would like them explained to you. Do NOT provide legal advice unless you are an attorney. If you are not sure about a document, contact All Real Estate Solutions, LLC.

_____ **Signing Documents**—Documents are to be signed EXACTLY as the names appear. If their name is different on the ID provided, please add any variations to the name affidavit. You must make sure the signer(s) properly executes all documents. Failure to obtain all necessary signatures will result in an incomplete signing and YOU will have to return to the signer(s) and obtain the required signature(s) at NO COST TO All Real Estate Solutions, LLC.

_____ **Dating Documents**—Make sure the signer(s) correctly date all appropriate areas as required. Do NOT use a stamp to date the documents.

_____ **Notary Section**—Accurately complete the notary section, including the county where the document is being signed and name of the signer(s). Be sure you seal appears as required. Failure to properly notarize the required documents will result in an incomplete signing and YOU will have to properly complete the missing section(s) at NO COST TO All Real Estate Solutions, LLC.

_____ **Funds Due at Close**—There may be funds you need to collect from the client. For amounts under \$100.00, a personal check may be accepted; unless otherwise noted. For amounts over \$100.00, funds should be CERTIFIED FUNDS. If you are presented funds that do not comply with these guidelines you MUST notify our office prior to leaving the closing. NEVER REFUSE FUNDS unless prohibited by law.

_____ **Shipping**—Send all documents back to All Real Estate Solutions, LLC using the prepaid overnight slip included with the documents. All documents must be shipped out the SAME DAY as closing. If this is not possible you must notify All Real Estate Solutions, LLC. Some transactions may require documents be faxed prior to shipping, please refer to the Conditional Closing Agreement.
SEE NOTE REGARDING OVERNIGHT CARRIER PICKUP TIMES

_____ **Conditional Settlement Agreement**—Please review the Conditional Closing Agreement for any additional documents needed to complete the transaction.

_____ **Closed Loan Notification**—You MUST go to www.allresolutions.com and complete the closed notification form. Some transaction may also require the Lender/Broker be contacted, be sure to review the Conditional Closing Agreement. Non-compliance may result in your fee being reduced.

_____ **Special Signature Requirements**—If you have one or more of the following

involved in the transaction contact our office immediately:

1. Power of Attorney is being used; if we have approved it there will be a note in the Conditional Closing Agreement.
2. Signing with an "X"/signer unable to execute documents with a signature.
3. Signing in a Trust, most lenders require the Security Instrument and Note be signed BOTH as trustee(s) and individuals.

Or if you are unsure how to proceed with a transaction (i.e. Trustees, Corporations, Power of Attorney, etc.) call All Real Estate Solutions, LLC or your Escrow Contact below.

Invoice/W-9/Errors & Omissions—Copy of your invoice, W-9, and Errors & Omissions insurance MUST be returned with the closing package or emailed to closing@allresolutions.com. You will not be paid if you do not include these items.

No Close—If you encounter a problem at the closing and the signer(s) do not want to complete the transaction, you MUST speak to a person from our office. Do NOT leave a message on a voicemail.

Escrow Contacts—

Secondary Contact—(use only if you cannot reach officer above)

Anita Zaller
Office: 440-484-2299
Cell: 440-336-0163

OVERNIGHT CARRIER PICKUP TIMES

IF THE CLOSED PACKAGE IS COMPLETED AFTER THE LAST OVERNIGHT PICKUP IN YOUR AREA, PLEASE FAX THE FOLLOWING SIGNED DOCUMENTS TO OUR OFFICE: HUD, MORTGAGE and RIDERS, TIL, NOTE, RIGHT TO CANCEL (if applicable).

Instruction to Settlement Agent: Please complete for each person signing documents related to this transaction.

Name on ID _____

Type of ID _____ ID Number _____

Expiration Date _____ Issue Date _____

Name on ID _____

Type of ID _____ ID Number _____

Expiration Date _____ Issue Date _____

Type of ID must be a Driver's License, State ID, Passport, or other Governmental Issued ID with photo or sample signature.

I have read and understand the Settlement Agent Instructions and I certify that I have obtained copy of the identification for each signer.

Closer Signature



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

CONDITIONS OF SETTLEMENT AFFIDAVIT

Realife Cleveland LLC, hereby understands that the settlement shall be conditional upon the satisfaction of the following items:

COPY OF TWO FORMS OF IDENTIFICATION FOR EACH SIGNER

(Unless other arrangements have been made with All Real Estate Solutions, LLC)

I/we understand that if the above item(s) are not received with the settlement package, there may be a delay for the disbursement of this transaction or documents associated with this transaction may be null and void, and will have to be re-settled.

This document shall serve as Realife Cleveland LLC's rescission if the item(s) above are not received.

I/We, Realife Cleveland LLC, after being duly sworn according to law, state and depose as follows:

1. **ESCROW ACCOUNT FEE**

I/We agree that in the event an ESCROW ACCOUNT is established to dispose of items/defects of title/disputed payoffs, All Real Estate Solutions, LLC shall be authorized, and consent and agree to a service charge of **\$ 25.00** on said account for each and every month past 90 days after the creation of said ESCROW ACCOUNT.

2. **WITNESS**

That, Realife Cleveland LLC, state that the following named individual(s) was/were present at the execution of the Mortgage, Deed of Trust, Deed and other documents required to consummate the transaction of the above subject property.

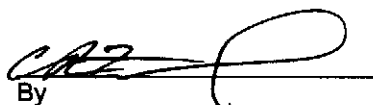
**Complete Item 2
If Applicable**

Printed Witness Name

Printed Witness Name

Item 3 MUST Be Completed	3. PRINCIPAL RESIDENCE ADDRESS I/We certify my/our permanent principal address is: _____ _____
Item 4 MUST Be Completed	4. SOCIAL SECURITY NUMBER(S) I/We certify my/our social security number(s) (or Tax Identification Number) is/are: _____ _____

Realife Cleveland LLC


By



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

**Acknowledgments and Hold Harmless Agreements and
Standard Conditions of Appointment of Settlement Agent and
Acceptance of Escrow**

File:
5282

Subject Property:
1326 Cove Avenue
Lakewood, OH 44107

March 15, 2017

HUD Settlement Statement Acknowledgment

The undersigned acknowledge that they have checked, reviewed and approved the figures appearing on the settlement statement and settlement disbursement record; and that such figures correctly reflect all the terms of this transaction. The undersigned forever release and hold harmless Lender, its successors and/or assigns, if any, and All Real Estate Solutions, LLC and/or any of their agents from any and all liability or responsibility with respect to errors or omissions in said settlement statement and/or settlement disbursement record.

Commitment/Policy Acknowledgement

The undersigned buyer hereby acknowledges that he/she has received and reviewed a copy of the Title Insurance Commitment and/or Policy issued by All Real Estate Solutions, LLC.

Title Insurance Discount Acknowledgement

The undersigned acknowledge that they are hereby notified of the possible eligibility for discounted title insurance premium of the subject property covered by a commitment for title insurance, and we have been advised that an Owner's Policy and/or Loan Policy may be issued by All Real Estate Solutions, LLC at the request of the undersigned and/or by the Lender.

To determine your eligibility for a discounted title insurance premium, please provide the following:

- A copy of any owner's title insurance policy that has been issued for the subject property within the eligible time frame, if any.

or

- A closing/HUD Settlement Statement confirming payment of a premium for a prior owner's title policy issued within the eligible time frame, if any.

Furthermore, you are hereby advised that you can obtain an Owner's Policy if you are not already being provided said policy in connection with the transaction. The cost for this coverage can be obtained by contacting our office.

Purchase Contract Satisfaction Acknowledgement

The undersigned certify that all terms, conditions or repairs set forth in or required by the Purchase Contract or any amendments thereto have been completed and fulfilled to their satisfaction and further agree to hold harmless Lender, its successors and/or assigns, if any,

body; b) assessments issued by condominium or planned unit development homeowners' association; c) utility charges such as gas, electric, water, sewer, trash removal, etc.; d) building or zoning code regulations or violations; e) transfer of any personal property; f) transfer of security deposits and/or proration of rents; g) the actual location or proper mailing address of the property; h) environmental hazards; i) flood zone risks; j) eminent domain on condemnation proceedings; k) rights to file mechanic's liens; l) current agricultural use tax Recoupment; and m) rights of parties or tenants in possession, if any.

Standard Conditions of Appointment of Settlement Agent and Acceptance of Escrow

The undersigned parties agree that All Real Estate Solutions, LLC ("Agent") shall act as settlement and/or escrow agent pursuant to written agreement between the parties and such written mutual instructions as shall be accepted by Agent; provided, however, that unless specific written instructions to the contrary are accepted by Agent, the following conditions shall apply:

- 1. Escrow Deposits.** If acting as escrowee, Agent shall be responsible for only such funds and documents to secure payment of its fees and costs incurred while performing its escrow, settlement or title functions. Agent is not required to commence any settlement or title function or incur any other cost until all funds and documents required in escrow have been deposited. If any party shall fail to deposit in escrow any funds or documents within (a) the time required by the agreement or instructions, (b) 15 days after written notice of default, nonperformance or dispute from any party, or (c) 15 days after demand by Agent, Agent may terminate the escrow or decline to act further except pursuant to court order or written mutual agreement of the parties acceptable to Agent. Upon termination Agent may retain all funds, documents and property deposited in escrow until Agent's fees and costs are paid or secured to its satisfaction or, at its option, deduct such fees and costs from any such funds deposited in escrow. Thereafter, the balance of such funds, documents and property shall be returned to the depositing parties. The parties hereby agree to save Agent harmless from any loss or damage resulting from such termination or declination and hereby indemnify Agent for any loss, cost or damage including, without limitation, attorney fees and costs of litigation which Agent may incur.
- 2. Escrowed Funds.** Funds deposited in escrow shall not bear interest and may be deposited in escrow accounts in any depository which Agent may select. All payments shall be by checks written on such accounts, but Agent shall not be liable for any payment that is delayed or prevented by operation of law or other reason beyond its control. A second option requires the agent to obtain authorization where the client directs the agent to deposit the funds into an interest bearing account for the benefit of the client. Deposits held in Agent's escrow account at less than a rate of interest adequate, in Agent's opinion, to pay for the maintenance of such account shall be subject to monthly service charges. It is understood and agreed that Agent is entitled to additional fees for opening and maintaining special accounts at the instruction of a depositing party. Funds escrowed pending proof of payment of Seller's obligation(s) may be released to Buyer if such proof is not provided within 120 days of settlement. Agent shall not be liable for any loss the parties incur by reason of bank failure, closing or insolvency.
- 3. Settlement Charges.** Escrow, settlement, title transfer, and recording costs shall be allocated as follows unless the purchase contract specifies otherwise:
SELLER shall be charged with the costs of title examination, title evidence required from Seller, transfer and conveyance fees, one-half escrow and settlement charges, real estate taxes and assessments due and payable at date of closing, costs of satisfying liens and encumbrances not accepted or assumed by Buyer, and anything required by or on behalf of Seller not listed here;

BUYER shall be charged with one-half escrow and settlement charges, the costs of title evidence not provided by Seller, recording instruments of conveyance and mortgages, and anything required by or on behalf of Buyer or lender not listed here;

Agent shall be paid in full at the settlement for all title, escrow and settlement fees and costs and may withhold settlement and retain all funds and documents held as escrow or settlement agent until such fees and costs are paid or secured to Agent's satisfaction. Provided the instructions accepted by Agent can be otherwise complied with, Agent will not withhold settlement of the transaction unless restrained by order of court, but shall not be liable to any party for failure to comply with unclear or conflicting instructions.

Regardless of any other agreement of the parties to this escrow to the contrary notwithstanding, it is understood that if the Buyer is getting a mortgage insured under the so-called G.I. Bill then the entire escrow fee is chargeable to the Seller, unless otherwise provided for, since the Veteran's Administration regulations preclude any charge for an escrow fee. Seller agrees to pay all charges and costs required to meet the specifications of the governmental agency insuring the Buyer's loan and not allocable as a charge to the Buyer, including any special assessments which may be a lien on said premises.

The cost of any extraordinary services or expense shall be borne by the party benefited thereby. Parties hereby agree that if the escrow agent is required to respond to any court action without fault of the escrow agent, that the escrow agent shall be reimbursed for all his costs and expenses including reasonable attorney fees, all of which shall be charged to the appropriate party.

The Escrow Agent assumes no responsibility as to any title examination or completed evidence of title prepared by any title company, title examiner, or Torrens Department employed to carry out the title provisions of the sales agreement and/or escrow instructions.


4. **Prorations.** Prorations shall be calculated on the basis of the fiscal year. Phrases such as "to date of transfer," "as of date of filing" and the like shall be construed to mean to and including the date title documents are filed for record. For purposes of proration, the Seller shall be considered the owner through the day of closing. "Water rent" and other service charges, including utilities, will not be adjusted except upon an agreed amount furnished in writing by the parties prior to closing. Information obtained by Agent as to taxes, assessments, insurance, rents, interest and balance due on mortgages or other encumbrances may be relied upon in making payments or adjustments. Prorations of taxes or assessments shall be on the basis of the amount shown on the last available County Treasurer's tax duplicate. If current real estate taxes have been reduced as a result of Seller's entitlement to homestead, agricultural or other credits, proration shall be on the basis of such reduced amounts.
5. **Taxes and Assessments.** The responsibility of Agent as to real estate taxes and assessments shall be limited to proration and payment of the taxes and assessments shown on the last available County Treasurer's tax duplicate when required by the instructions.
6. **Insurance.** The responsibility of Agent as to fire and casualty insurance shall be limited to proration of premiums and issuance of orders of transfer when required by the instructions. Agent may rely on information obtained from loan questionnaires or original or memorandum policies of insurance and any errors or omissions in such information shall be adjusted between the parties outside the closing. Agent shall have no responsibility for insurance on personal property.
7. **Required Consent.** The parties agree to obtain any consents required for the assumption of mortgage or transfer of property subject to mortgage and hereby hold Agent harmless for any breach of mortgage conditions resulting from such assumption or transfer.

8. **Government Requirements.** The parties agree to comply with any requirement, restriction or limitation affecting the use, occupancy or transfer of the premise imposed by any municipal ordinance or other exercise of the so-called "police power" of any governmental authority, including, without limitation, zoning, "point of sale" or other inspections, environmental or health matters, existence or status of utilities or other services. The parties hereby indemnify and hold Agent harmless from any ordinance or other form of government coercion requiring agent to obtain consents, inspection reports or proof of compliance with any such law or regulation. The parties further indemnify and hold Agent harmless from all costs, attorney fees and awards resulting from demands or litigation arising from any alleged failure to comply with such requirements. Escrow Agent assumes no responsibility as to compliance with any local or Municipal requirements, so called "Point of Sale" inspections or Ordinances, Governmental requirements placed upon the property at issue, zoning ordinances, and Assessments not yet certified by the taxing authorities. Escrow Agent shall not be responsible for "special tax search matters" unless specifically requested to do so, in writing by the parties to this Agreement.
9. **Title Examination.** The Escrow Agent shall not be liable for the status of the title. If the Escrow Agent is asked, and searches a title, directly or indirectly, and/or issues a Title Commitment or Policy, any search or issuance of same is on behalf of a disclosed Principal, the Title Insurance Company. The Title Insurance Company shall be Old Republic National Title Insurance Company. No party to this Escrow Agreement shall have any claim, including any claim for negligent title search, or failure to disclose an encumbrance or other matter of record, against the Escrow Agent. Any such claim of loss or damage, or any action asserting such claim, whether or not based on negligence, which arises out of the status of title to the estate or interest which is the subject of this Escrow Agreement, or which relates to a title search, Commitment or Policy, shall be exclusively limited to the terms of the Title Commitment or Policy issued.
10. **Agent Disclaimer.** Agent shall not be responsible for:
- validity, collectability, genuineness of signature, negotiability or marketability of any stocks, bonds, currency, passbooks, checks, documents or negotiable instruments deposited in escrow or exchanged in settlement;
 - the identity of any person or the sufficiency of any agency;
 - the existence, condition or identity of any buildings, fixtures, improvements or installations located or presumed to be on the premises; or the existence, conditions, title or delivery of any personal property.
 - rights of parties in possession, easements or claims of easement, matters which would be disclosed by an accurate survey or inspection, or claims for mechanics' lien except as specifically insured in any title insurance policies issued by Agent;
 - delay due to fire, strike, act of God, or any other cause beyond the control of Agent;
 - adjustment of charges for gas, electricity, water, heat and other public utilities.
 - anything not specifically assumed or agreed to in these Standard Conditions.
11. **Limit of Liability.** The Escrow Agent shall not be liable hereunder unless notice of a claim in writing is received by the Escrow Agent within one (1) year from the date of closing. All notices of claim shall be sent to the following address:
*All Real Estate Solutions, LLC; Attn: Anita M. Zaller, Manager
1869 East Aurora Road, Suite 400, Twinsburg, OH 44087
Phone (440) 484-2290; Fax (440) 605-0210; E-mail info@allresolutions.com*
12. **Merger Clause.** This is the complete agreement between the parties. Each party has

had the opportunity to read this Agreement, to understand it, to make changes where requested and agreed to, and to consult with experts of their choice, including an attorney or attorneys. All prior representations, agreements and discussions are merged herein. No party, person, employee or agent may modify this agreement by any oral statement or representation. All modifications of this agreement must be in writing signed by all parties. The signing of this Agreement is the free and voluntary act of the parties hereto. This instrument is governed by Ohio law.

I have read and understand the Acknowledgments and Hold Harmless Agreements and Standard Conditions of Appointment of Settlement Agent and Acceptance of Escrow

Realife Cleveland LLC


By



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

HOMESTEAD/MARITAL AFFIDAVIT

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared the following Affiant(s) known to me to be the person(s) whose name(s) are subscribed hereto, who, after having been by me first duly sworn upon his/her/their oath(s), depose and say under penalties of perjury the following:

1. My/our full legal name(s) is/are:
Realife Cleveland LLC

2. The Subject Property is:
1326 Cove Avenue
Lakewood, OH 44107

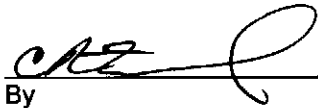
3. My/our current marital status is: (Mark One Box)
 Unmarried
 _____ is married to _____; and
have been continuously married since _____ (date married)

4. I/We now reside in the residence known for street address purposes as: (Mark One Box)
 21380 Lorain Road
Fairview Park, OH 44126
 1326 Cove Avenue
Lakewood, OH 44107

5. Said property is improved with a dwelling that is amply sufficient as a residence homestead for me/us.

6. I/We own, use and claim said property as my/our legal homestead : (Mark One Box)
 Yes
 No

Further Affiant(s) sayeth not
Realife Cleveland LLC

By 

State of
County of

This instrument was acknowledged before me on this 15th day of March, 2017, by Realife Cleveland LLC,
by CHRIS ZURAWSKI its Authorized Agent/Managing Member



Notary Public

My Commission Expires:

LAURA HERMAN
NOTARY PUBLIC - STATE OF OHIO
Recorded in Cuyahoga County
My commission expires May 1, 2018



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a loan. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

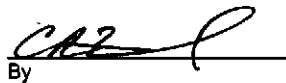
To Whom It May Concern:

1. I/We have applied for a loan. As a part of the application process, the Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide All Real Estate Solutions, LLC and any realtor(s), lien holders and other third parties involved in the transaction any and all information and documentation that they request. Including, but not limited to, any and all payoff information they request in order to complete the transaction I am/we are currently involved in. Please forward the information requested in a timely manner.
3. I/We authorize you to provide the Lender, All Real Estate Solutions, LLC and to any investor who the Lender may sell my loan, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
4. A copy of this authorization maybe acceptable as an original.
5. Further, we authorize All Real Estate Solutions, LLC to provide a copy of our Settlement Statement to the Lender, Realtor(s), or other party directly involved in the transaction.

Subject Property:
1326 Cove Avenue
Lakewood, OH 44107

Realife Cleveland LLC
Tax ID: _____

Realife Cleveland LLC


By _____

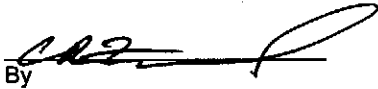
File Number: 5282



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

SIGNATURE AND NAME AFFIDAVIT

I/we, Realife Cleveland LLC, certify that this is my/our true and correct signature(s).
Realife Cleveland LLC

By 

I/we certify that I am one and the same and also known as:

Printed Name

Signature

Printed Name

Signature

Printed Name

Signature

Printed Name

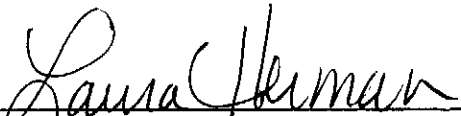
Signature

Printed Name

Signature

State of
County of

This instrument was acknowledged before me on this 15th day of March, 2017, by Realife Cleveland LLC,
by CHRIS ZURAWSKI its Authorized Agent/Managing Member .



Notary Public

My Commission Expires
LAURA HERMAN
NOTARY PUBLIC • STATE OF OHIO
Recorded in Cuyahoga County
My commission expires May 1, 2018



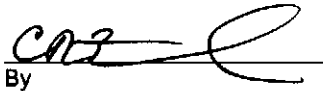
1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

CORRECTION AGREEMENT-LIMITED POWER OF ATTORNEY

The undersigned Borrower(s) and/or Seller(s) for and in consideration of All Real Estate Solutions, LLC performing an escrow closing and filing the final documents required to complete said closing for the premises located at 1326 Cove Avenue, Lakewood, OH 44107, agree to the following:


1. If requested by All Real Estate Solutions, LLC, to fully cooperate and agree to correct, adjust, amend, and correct any and all CLERICAL and TYPOGRAPHICAL ERRORS discovered on any or all of the closing documents if the error(s) exist on any or all of the closing documents presented at settlement. CLERICAL and TYPOGRAPHICAL ERRORS shall include, but not be limited to misspellings, zip code errors, address corrections, minor clerical errors, or errors in the spelling of the parties' names, but shall not include errors on the settlement documents that would result in changes to the terms of the loan, payment amounts, interest rates, etc. If errors of this nature occur, the parties shall be required to re-execute the applicable document(s) which need to be corrected. The parties agree to cooperate with All Real Estate Solutions, LLC to accomplish that purpose.
2. The undersigned appoints All Real Estate Solutions, LLC as their Limited Attorney-In-Fact on Borrower(s) and/or Seller(s) behalf to effect the correction, amendment, and/or adjustment of any and all CLERICAL and TYPOGRAPHICAL ERRORS discovered in any or all of the closing documents presented at settlement. Borrower(s) and/or Seller(s) shall agree to allow correction of all errors by placing initials, and/or signing signatures as required to correct the error(s) and/or to execute a new, separate document to correct the error(s) discovered at settlement.
3. The undersigned appoints All Real Estate Solutions, LLC as their Limited Attorney-In-Fact on Borrower(s) and/or Seller(s) behalf to execute State or Local documents as their representative.

Realife Cleveland LLC


By

State of
County of

This instrument was acknowledged before me on this 15th day of March, 2017, by Realife Cleveland LLC,
by CHRIS ZURAWSKI its Authorized Agent/Managing Member .


Notary Public
My Commission Expires:

LAURA HERMAN
NOTARY PUBLIC • STATE OF OHIO
Recorded in Cuyahoga County
My commission expires May 1, 2018

Escrow File No.: 5282
All Real Estate Solutions, LLC
1869 East Aurora Road
Suite 400
Twinsburg, OH 44087

LEGAL DESCRIPTION - EXHIBIT "A"

Situated in the City of Lakewood, County of Cuyahoga and State of Ohio: and known as being part of Sublot Nos. 2 and 3 in W.B. Smith's Allotment of part of Original Rockport Township, Section No. 21, as shown by the recorded plat in Volume 7 of Maps, Page 15 of Cuyahoga County Records and together forming a parcel of land bounded and described as follows:

Beginning on the Westerly line of Cove Avenue, at a point distant Southerly, measured along said Westerly line, 30 feet from the Northeasterly corner of said Sublot No. 2; thence Westerly and parallel with the Northerly line of said Sublot No. 2, a distance of about 123 feet to the prolongation Southerly, in a direct line of an Easterly line of a parcel of land conveyed to Leonard E. Weitz by deed dated October 30, 1914 and recorded in Volume 1674, Page 461 of Cuyahoga County Records; thence Northerly along said Southerly prolongation and along the Easterly line of land so conveyed to Leonard E. Weitz, a distance of 40 feet to a point; thence Easterly and parallel with the Northerly line of said Sublot No. 2, a distance of about 123 feet to the Westerly line of Cove Avenue; thence Southerly along the Westerly line of Cove Avenue, a distance of 40 feet to the place of beginning, as appears by said Plat, be the same more or less, but subject to all legal highways.

Permanent Parcel Number: 312-32-065 *CRB*

**ALTA PRIVACY FORM
MAY 7, 2001**

**All Real Estate Solutions, LLC
and/or
Old Republic National Title Insurance Company**

**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 **Old Republic National Title Insurance Company** and **All Real Estate Solutions, 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 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.

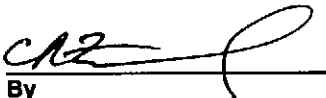
We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- 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.

**BORROWER
Realife Cleveland LLC**


By



FACTS

WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are our customer, we continue to share your information as described in this notice.</p>
How?	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit This sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For our joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For our non-affiliates' to market to you	No	We don't share

Questions

Go to www.oldrepublictitle.com ()

CS

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why Can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <p>Sharing for affiliates' everyday business purposes - information about your creditworthiness</p> <p>Affiliates from using your information to market to you</p> <p>Sharing for non-affiliates to market to you</p> <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and <i>etc</i>

	non-financial companies. <ul style="list-style-type: none">•
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>CR</i>

Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.
Old Republic Title, Ltd.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				<i>CLB</i>



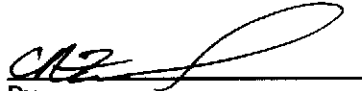
1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

OHIO'S EQUAL CREDIT OPPORTUNITY STATUE

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Ohio Revised Code § 4112.021 (B)(1)(g)

Realife Cleveland LLC


By

22 March 2017
Date

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

- Seller: SFTT, LLC
- Buyer: Realife Cleveland LLC
- Borrower: Realife Cleveland LLC
- Lender: _____

Re: Licensed Agent: **ALL REAL ESTATE SOLUTIONS, LLC**
Premises: **1326 Cove Avenue, Lakewood, OH 44107**
Commitment/File No.: **5282**

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 Old Republic National 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 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.

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 ^{CR} 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 Old Republic National Title Insurance Company in connection with the above-referenced transaction.

Premium for Coverage: The premium 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 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 *CR2*

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

Realife Cleveland LLC

 CR2
By

 22 March 2017
Date

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



1869 East Aurora Road
Suite 400
Twinsburg, OH 44087
Phone: 800-398-6163
Fax: 440-605-0210

CLOSING DISCLOSURE
Ohio Revised Code Section 1345-031 (B)(8)

**This Is An Important Disclosure That Must Be Provided to You And Signed Before
You Sign Any Other Document At The Closing**

To: Borrower(s): Realife Cleveland LLC
From: Lender:

RE: Loan Number:

Mortgage Loan Amount:\$0.00

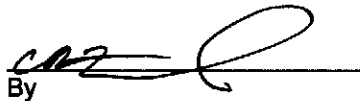
Property Address:1326 Cove Avenue
Lakewood, OH 44107

Under Ohio law, you are not required to complete this transaction merely because you received prior estimates of closing costs or have signed an application.

You should not close this loan transaction if it contains different terms and conditions than those you were promised.

Your signature below means that you have read this Closing Disclosure.

Realife Cleveland LLC

By 

Ohio Disclosure

Form OLTA-1

This form provides additional disclosures and acknowledgments provided by settlement agents. It is to be used in connection with the Federal Closing Disclosure form.

CLOSING INFORMATION

Closing Disclosure Issued Date:
Closing Date: March 15, 2017
GF #: 5282
Sales Price: \$78,000.00
Loan Amount:

TRANSACTION INFORMATION

Property Address: 1326 Cove Avenue
Lakewood, OH 44107
Borrower(s): Realife Cleveland LLC
Address(es): 21380 Lorain Road
Fairview Park, OH 44126
Seller(s): SFTT, LLC
Address(es): blk 277 Choa Chu Kang Ave. 2
#04-325
Singapore680277

LENDER AND TITLE INSURANCE AGENT/COMPANY

Lender: Title Insurance Agent/Company: All Real Estate Solutions, LLC

TITLE INSURANCE PREMIUMS

The Owner's Policy and Loan Policy premiums set out below represent Ohio rates for title insurance as promulgated by and approved by the Ohio Title Insurance Rating Bureau. The simultaneous owners and loan policy premiums shown on the Closing Disclosure were calculated and disclosed in the manner required by Federal regulation. The total owner's and loan policy premiums shown on the Closing Disclosure equal the total of owners and loan policy premiums shown below. Ohio law allows for the premium for the Loan Policy to be calculated using a lower rate when purchased simultaneously with an Owner's Policy.

DETAIL OF TITLE INSURANCE PAID


As reflected on the Closing Disclosure	As filed and approved by the Ohio Title Insurance Rating Bureau
Owner's Policy:	Owner's Policy: \$448.50
Loan Policy:	Loan Policy:
Endorsements:	Endorsements:
Reissue Credit -\$46.57	Reissue Credit -\$46.57
TOTAL: -\$46.57	TOTAL: \$401.93

Undersigned acknowledge receipt of the Closing Disclosure referenced above, which was assembled from the best information available from other sources and Title Insurance Agent/Company cannot guarantee the accuracy thereof.

Undersigned acknowledge that tax and insurance proration and reserves were based on figures for the preceding year or supplied by others or estimates for current year, and in the event of any change for current year, all necessary adjustments must be made directly between Seller and Borrower, if applicable.

Undersigned hereby authorize Title Insurance Agent/Company to make expenditures and disbursements as shown on referenced Closing Disclosure and approve same for payment. Undersigned Borrower acknowledges receipt of Loan Funds, if applicable, in the amount shown on Closing Disclosure.

Realife Cleveland LLC


By _____

SFTT, LLC

By: Poon Pui Fun Felicia
Its: Authorized Member

Title Insurance Agent/Company: All Real Estate Solutions, LLC

By: _____ Signature: _____ Date _____
Escrow Officer

