

A. Settlement Statement

U.S. Department of Housing
and Urban Development

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 01701939
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance	7. Loan Number 07699
			8. Mortgage Ins Case Number
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(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 Haramaty Limited 21380 Lorain Road Fairview Park, OH 44126		E. Name & Address of Seller KeyBank National Association 127 Public Square Cleveland, OH 44114	
		F. Name & Address of Lender ICG10 Capital, LLC ISAOA 2100 Van Buren Street #210 Hollywood, FL 33020	
G. Property Location 19 East Bel Meadow Lane Chagrin Falls, OH 44022 19 East Bel Meadow Lane Chagrin Falls, OH 44022		H. Settlement Agent Name PRISM Title & Closing Services, Ltd. 7900 Tanners Gate Lane Florence, KY 41042 Tax ID: 20-3792963 Underwritten By: Fidelity National Title Insurance Co.	
		I. Settlement Date 3/28/2018	Fund:
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	\$131,000.00	401. Contract Sales Price	\$131,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$7,076.33	403.	
104.		404.	
105. Construction holdback	\$14,317.00	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. Assessment Taxes		408. Assessment Taxes	
109. School property taxes		409. School property taxes	
110. HOA/Condo Dues		410. HOA/Condo Dues	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$152,393.33	420. Gross Amount Due to Seller	\$131,000.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,000.00	501. Excess Deposit	
202. Principal amount of new loan(s)	\$112,567.00	502. Settlement Charges to Seller (line 1400)	\$9,635.75
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Sewer bill	\$277.85
207.		507. Balance due 2nd 1/2 2017 Tax	\$1,674.41
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 01/01/18 thru 03/28/18	\$1,336.49	511. County property taxes 01/01/18 thru 03/28/18	\$1,336.49
212. Assessment Taxes		512. Assessment Taxes	
213. School property taxes		513. School property taxes	
214. HOA/Condo Dues		514. HOA/Condo Dues	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$114,903.49	520. Total Reduction Amount Due Seller	\$12,924.50
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$152,393.33	601. Gross Amount due to seller (line 420)	\$131,000.00
302. Less amounts paid by/for borrower (line 220)	\$114,903.49	602. Less reductions in amt. due seller (line 520)	\$12,924.50
303. Cash From Borrower	\$37,489.84	603. Cash To Seller	\$118,075.50

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

L. Settlement Charges

700. Total Sales/Broker's Commission based on price		\$0.00	@ % = \$5,403.75	Paid From	Paid From
Division of Commission (line 700) as follows:				Borrower's	Seller's
				Funds at	Funds at
				Settlement	Settlement
701. \$2,128.75	to Keller Williams Greater Cleveland				
702. \$3,275.00	to Realty Trust Services				
703. Commission Paid at Settlement					
704. Referral Fee	to Keystone Asset Management			\$0.00	\$5,403.75
800. Items Payable in Connection with Loan					\$1,146.25
801. Loan Origination Fee %	to				
802. Loan Discount %	to				
803. Origination Fee	to ICG10 Capital, LLC ISAOA				
804. Doc Prep Fee	to ICG10 Capital, LLC ISAOA			\$3,377.01	
805. Valuation Fee	to ICG10 Capital, LLC ISAOA			\$500.00	
806. Flood Search Fees	to ICG10 Capital, LLC ISAOA			\$135.00	
807. Inspection Fee	to ICG10 Capital, LLC ISAOA			\$10.75	
808. Fund control fee	to ICG10 Capital, LLC ISAOA			\$750.00	
900. Items Required by Lender To Be Paid in Advance				\$300.00	
901. Interest from 3/28/2018 to 4/1/2018 @ \$33.8934/day					
902. Mortgage Insurance Premium for months to				\$135.57	
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. Assessment Taxes	months @ per month				
1006. School property taxes	months @ per month				
1007. HOA/Condo Dues	months @ per month				
1008. Other taxes	months @ per month				
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or closing fee	to PRISM Title & Closing Services, Ltd.				
1102. Abstract or title search	to				\$400.00
1103. Title examination	to PRISM Title & Closing Services, Ltd.				
1104. Title insurance binder	to PRISM Title & Closing Services, Ltd.				\$350.00
1105. Document preparation	to PRISM Title & Closing Services, Ltd.				\$75.00
1106. Lender CPL	to PRISM Title & Closing Services, Ltd.				\$50.00
1107. Attorney's fees	to			\$40.00	
(includes above items numbers:)					
1108. Title insurance	to PRISM Title & Closing Services, Ltd.			\$171.00	\$753.25
(includes above items numbers:)					
1109. Lender's coverage	\$140,708.75				
1110. Owner's coverage	\$131,000.00/\$753.25				
1111.	to				
1112. Title Update	to PRISM Title & Closing Services, Ltd.				
1113. Lender package processing fee	to PRISM Title & Closing Services, Ltd.				\$125.00
1114. Buyer Closing Fee	to PRISM Title & Closing Services, Ltd.			\$150.00	
1115. Environmental End	to PRISM Title & Closing Services, Ltd.			\$375.00	
1116. Comprehensive End	to PRISM Title & Closing Services, Ltd.			\$50.00	
1117. Survey Coverage	to PRISM Title & Closing Services, Ltd.			\$150.00	
1118. Document Review	to PRISM Title & Closing Services, Ltd.			\$25.00	
1119. courier/overnight/wire/admin fees	to PRISM Title & Closing Services, Ltd.			\$100.00	
1120. taxes/assessments/utility search fees	to PRISM Title & Closing Services, Ltd.			\$100.00	
1121. Prepare Corp Resolution	to PRISM Title & Closing Services, Ltd.			\$100.00	
1200. Government Recording and Transfer Charges				\$50.00	
1201. Recording Fees Deed \$28.00 ; Mortgage \$252.00 ; Rel	to Geauga County OH Recorder			\$280.00	
1202. City/county tax/stamps Deed \$524.50 ; Mortgage	to Geauga County OH Auditor				\$524.50
1203. State tax/stamps Deed ; Mortgage	to				
1204. Tax certificates	to				
1205. Record Assignment of leases	to Geauga County OH Recorder			\$68.00	
1206. Record Assignment	to Geauga County OH Recorder			\$44.00	
1207. Assessment Search Service Handling Fee	to PRISM Title & Closing Services, Ltd.				\$18.00
1300. Additional Settlement Charges					
1301. Survey	to McSteen & Associates			\$165.00	
1302. Termite Inspection	to				
1303. Overnight Handling Fee	to PRISM Title & Closing Services, Ltd.				\$20.00
1304. Wire Handling Fee	to PRISM Title & Closing Services, Ltd.				\$20.00
1305. Home Warranty	to				
1306. Seller Coordination Fee	to Keystone Asset Management				\$750.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$7,076.33	\$9,635.75

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Haramaty Limited

ALL FIGURES ARE FINAL ON HUD

KeyBank National Association

By _____

By: Keystone Asset Management, Inc.
Assistant Vice President for KeyBank N.A.

Date: Wed Mar 28 20:18:04 17 01

SETTLEMENT AGENT CERTIFICATION

The HUD-1 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.

[Signature] 3-28-17

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.

A. Settlement Statement

U.S. Department of Housing
and Urban Development

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 01701939	7. Loan Number 07699	8. Mortgage Ins Case Number
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GH
YH

L. Settlement Charges

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702.	\$3,275.00		to Realty Trust Services		
703.	Commission Paid at Settlement				
704.	Referral Fee		to Keystone Asset Management	\$0.00	\$5,403.75
800.	Items Payable in Connection with Loan				\$1,146.25
801.	Loan Origination Fee	%	to		
802.	Loan Discount	%	to		
803.	Origination Fee		to ICG10 Capital, LLC ISAOA		
804.	Doc Prep Fee		to ICG10 Capital, LLC ISAOA	\$3,377.01	
805.	Valuation Fee		to ICG10 Capital, LLC ISAOA	\$500.00	
806.	Flood Search Fees		to ICG10 Capital, LLC ISAOA	\$135.00	
807.	Inspection Fee		to ICG10 Capital, LLC ISAOA	\$10.75	
808.	Fund control fee		to ICG10 Capital, LLC ISAOA	\$750.00	
900.	Items Required by Lender To Be Paid in Advance				
901.	Interest from	3/28/2018 to 4/1/2018	@ \$33.8934/day	\$135.57	
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.	Assessment Taxes	months @	per month		
1006.	School property taxes	months @	per month		
1007.	HOA/Condo Dues	months @	per month		
1008.	Other taxes	months @	per month		
1011.	Aggregate Adjustment				
1100.	Title Charges				
1101.	Settlement or closing fee		to PRISM Title & Closing Services, Ltd.		\$400.00
1102.	Abstract or title search		to		
1103.	Title examination		to PRISM Title & Closing Services, Ltd.		\$350.00
1104.	Title insurance binder		to PRISM Title & Closing Services, Ltd.		\$75.00
1105.	Document preparation		to PRISM Title & Closing Services, Ltd.		\$50.00
1106.	Lender CPL		to PRISM Title & Closing Services, Ltd.	\$40.00	
1107.	Attorney's fees		to		
	(includes above items numbers:)				
1108.	Title insurance		to PRISM Title & Closing Services, Ltd.	\$171.00	\$753.25
	(includes above items numbers:)				
1109.	Lender's coverage	\$ 140,708.75			
1110.	Owner's coverage	\$131,000.00/\$753.25			
1111.			to		
1112.	Title Update		to PRISM Title & Closing Services, Ltd.		\$125.00
1113.	Lender package processing fee		to PRISM Title & Closing Services, Ltd.	\$150.00	
1114.	Buyer Closing Fee		to PRISM Title & Closing Services, Ltd.	\$375.00	
1115.	Environmental End		to PRISM Title & Closing Services, Ltd.	\$50.00	
1116.	Comprehensive End		to PRISM Title & Closing Services, Ltd.	\$150.00	
1117.	Survey Coverage		to PRISM Title & Closing Services, Ltd.	\$25.00	
1118.	Document Review		to PRISM Title & Closing Services, Ltd.	\$100.00	
1119.	courier/overnight/wire/admin fees		to PRISM Title & Closing Services, Ltd.	\$100.00	
1120.	taxes/assessments/utility search fees		to PRISM Title & Closing Services, Ltd.	\$100.00	
1121.	Prepare Corp Resolution		to PRISM Title & Closing Services, Ltd.	\$50.00	
1200.	Government Recording and Transfer Charges				
1201.	Recording Fees	Deed \$28.00 ; Mortgage \$252.00 ; Rel	to Geauga County OH Recorder	\$280.00	
1202.	City/county tax/stamps	Deed \$524.50 ; Mortgage	to Geauga County OH Auditor		\$524.50
1203.	State tax/stamps	Deed ; Mortgage	to		
1204.	Tax certificates to				
1205.	Record Assignment of leases to Geauga County OH Recorder			\$68.00	
1206.	Record Assignment of Mig (2) to Geauga County OH Recorder			\$88.00	
1207.	Assessment Search Service Handling Fee to PRISM Title & Closing Services, Ltd.				\$18.00
1300.	Additional Settlement Charges				
1301.	Survey		to McSteen & Associates	\$165.00	
1302.	Termite Inspection to				
1303.	Overnight Handling Fee		to PRISM Title & Closing Services, Ltd.		\$20.00
1304.	Wire Handling Fee		to PRISM Title & Closing Services, Ltd.		\$20.00
1305.	Home Warranty to				
1306.	Seller Coordination Fee		to Keystone Asset Management		\$750.00
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			\$7,120.33	\$9,635.75

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

GF
YH

Haramaty Limited

By Amy Haramaty yavel haramaty

KeyBank National Association

By: _____

SETTLEMENT AGENT CERTIFICATION

The HUD-1 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.

Its: _____

[Signature]
Settlement Agent

3-28-18
Date

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Previous Editions are Obsolete

Parcel # 29-094800

SPECIAL / LIMITED WARRANTY DEED

KeyBank National Association, ("Grantor"), for valuable consideration paid, grants, remises, aliens and conveys, but without recourse, representation or warranty, except as expressed herein, to Haramaty Limited, an Ohio Limited Liability Company ("Grantee"), whose tax mailing address is _____ all of Grantor's right, title and interest in and to that certain tract or parcel of land commonly known as 19 East Bel Meadow Lane, Chagrin Falls, Ohio 44022 and situated in the County of Geauga, State of Ohio, described as follows (the "Premises"):

And known as being Sublot Number Eighty-Three (83) in Olson M. Barriball's and Frans X. Thuringer's Bel-Meadow Subdivision of Original Lot Number Seven (7) and Ten (10), Tract Number Three (3), in Russell Township, as shown by plat recorded at Volume Seven (7), Pages Thirty (30) and Thirty One (31), of Geauga County Record of Plats.

Subject to covenants, easements and restrictions, if any, appearing in the public records.

Prior Instrument Reference: Book 2040 Page 2369 of the Geauga County, Ohio Records.

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, grantee's heirs and assigns, that Grantor has not done or caused to be done anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will specially warrant title to the Premises against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise. The Grantor covenants and agrees that the grantor has not previously done or committed or willingly suffered to be done or committed any act, matter, or thing that would cause the premises or any part of them to be charged or encumbered in title, estate, or otherwise. The warranties passing to Grantee hereunder are limited solely to those matters arising from acts of the Grantor, its agents or

representatives, occurring solely during the period of Grantor's ownership of the subject real estate.

IN WITNESS WHEREOF, The said Grantor has hereunto set its hand this date: March 5 2018.

KeyBank National Association
By: [Signature]

Its: REO Specialist



ReAnne Pietrasz

NOTARY PUBLIC
STATE OF OHIO

My Commission Expires
January 24, 2021

State of Ohio County of Cuyahoga, ss:

Be it remembered, that on this 5 day of March, 2018, before me, the subscriber, a Notary Public in and for said county and State, personally came KeyBank National Association, by and through Michael Kufon its REO Specialist, the grantor in the foregoing Deed, and acknowledged the signing hereof to be his/her and its free and voluntary act and deed.

In testimony thereof, I have hereunto subscribed my name and affixed my notarial seal on the day and year aforesaid.

[Signature]
Notary Public

This instrument prepared by:
David E. Gerner, Esq.
PRISM Title & Closing Services, Ltd.
7900 Tanners Gate Lane
Florence, Kentucky 41042

Return Recorded Instrument to:
PRISM Title & Closing Services, Ltd.
7900 Tanners Gate Lane
Florence, Kentucky 41042
File # 01701939

Special Warranty Deed
Property Address: 19 East Bel Meadow Lane, Chagrin Falls, Ohio 44022

Page 2 of 2