# **Closing Disclosure**

**Closing Information** 

Date Issued	
Closing Date	04/27/18
Disbursement Date	04/30/18
Settlement Agent	American Patriot Title Agency, LLC
File #	180152-WE
Property	3616 Norwood Road
	Shaker Heights, OH 44122

#### Transaction Information

**Contact Information** 

Borrower	Michael D. Miller and Margaret A. Miller 13 Calle Vecinos Sante Fe, NM 87507
Seller	Buckeye Home Solutions LLC

Sale Price

\$ 298,500.00

### **Summaries of Transactions**

SELL	ER'S TRANSACTION		
M. Du	e to Seller at Closing		\$ 298,500.00
01 Sa	le Price of Property		\$ 298,500.00
02 Sa	le Price of Any Personal Property	y Included in Sale	
03			
04			
05			
06			
07			
08			
Adjus	tments for Items Paid by Se	eller in Advance	
09 Ci	ty/Town Taxes		
10 Cc	ounty Taxes		
11 As	sessments		
12			
13			
14			
15			
16			
N. Du	e from Seller at Closing		\$ 252,135.31
01 Ex	cess Deposit		
02 Cl	osing Costs Paid at Closing (J)		\$ 9,299.50
03 Ex	tisting Loan(s) Assumed or Taker	n Subject to	
04 Pa	ayoff of First Mortgage Loan		
05 Pa	ayoff of Second Mortgage Loan		
06 Pa	ayoff		\$ 205,787.50
07			
08 <b>S</b> e	eller Credit		\$ 575.00
	eller paid 1/2 Owners Fee		
09 Se			\$ 742.00
09 Se			\$ 742.00
			\$ 742.00
10 11	ay FH17 R.E. taxes + deling.	736-25-028	
10 11		736-25-028	\$ 742.00 \$ 30,919.60
10 11 12 Pa 13			
10 11 12 Pa 13 <b>Adjus</b>	ay FH17 R.E. taxes + delinq.		
10 11 12 Pa 13 <b>Adjus</b> 14 Ci	ay FH17 R.E. taxes + delinq. tments for Items Unpaid by		\$ 30,919.60
10 11 12 Pa 13 <b>Adjus</b> 14 Ci 15 Co	ay FH17 R.E. taxes + delinq. tments for Items Unpaid by ty/Town Taxes	Seller	
10 11 12 Pa 13 <b>Adjus</b> 14 Ci 15 Co	ay FH17 R.E. taxes + delinq. tments for Items Unpaid by ty/Town Taxes punty Taxes	Seller	\$ 30,919.60
10 11 12 Pa 13 <b>Adjus</b> 14 Ci 15 Co 16 As	ay FH17 R.E. taxes + delinq. tments for Items Unpaid by ty/Town Taxes punty Taxes	Seller	\$ 30,919.60
10 11 12 Pa 13 <b>Adjus</b> 14 Ci 15 Co 16 As 17	ay FH17 R.E. taxes + delinq. tments for Items Unpaid by ty/Town Taxes punty Taxes	Seller	\$ 30,919.60
10 11 2 Pa 13 <b>Adjus</b> 14 Ci 15 Co 16 As 17 18 19	ay FH17 R.E. taxes + delinq. tments for Items Unpaid by ty/Town Taxes punty Taxes	Seller	\$ 30,919.60
10   11   12 Pa   13 Adjust   14 Ci   15 Ca   17 18   19 CALC	ay FH17 R.E. taxes + delinq. <b>tments for Items Unpaid by</b> ty/Town Taxes punty Taxes ssessments	Seller	\$ 30,919.60

REAL ESTATE BROKER (B)	
Name	Keller Williams Greater Cleveland
Address	29225 Chagrin Blvd. Pepper Pike, OH 44122
OH License ID	
Contact	Bob Cugini
Contact OH License ID	
Email	BCUGINI@KW.COM
Phone	(216)839-5500
REAL ESTATE BROKER (S)	
Name	Realty Trust
Address	29550 Detroit Rd. Westlake, OH. 44145
OH License ID	
Contact	Tim Debronsky
Contact OH License ID	
Email	timdebronsky@gmail.com
Phone	(440)484-5800
SETTLEMENT AGENT	
Name	American Patriot Title Agency, LLC
Address	5329 N. Abbe Rd. Suite 2 Elyria, OH 44035
OH License ID	35712
Contact	
Contact OH License ID	35712
Email	dan@americanpatriottitle.com
Phone	(440)934-7008

# **Confirm Receipt**

Buckeye Home Solutions LLC

BY:\_\_\_\_\_

- \$252,135.31

\$ 46,364.69

Total Due from Seller at Closing (N)

Cash From X To Seller

# **Closing Cost Details**

	Seller-Paid	Seller-Paid	
Loan Costs	At Closing Before C	Closing	
A. Origination Charges			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
09			
C. Services Borrower Did Shop For			
01			
02			
03			
04 Title - Exam Fee to American Patriot Title Agency, LL	\$ 325.00		
05			
06 07	<b> </b>		
	\$ 35.00		
08 Title - Overnight/Courier to American Patriot Title Agency, LL	\$ 35.00		
09 Title - Settlement Fee to American Patriot Title Agency, LL   10 10	\$ 335.00		
11			
12			
12 13 Title - Transfer Service Fee to American Patriot Title Agency, LL	\$ 70.00		
14 Title - Wire Fee to American Patriot Title Agency, LL	\$ 70.00		

#### Other Costs

Other Costs				
E. Taxes and Other Government Fees				
01 Recording Fees	Deed: Mortgage:			
02 County Conveyance Fee	to Cuyahoga County Fiscal Officer		\$ 1,194.50	
F. Prepaids				
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest ( per day from to	)			
04 Property Taxes ( mo.)				
05				
G. Initial Escrow Payment at Closing				
01 Homeowner's Insurance		per month for mo.		
02 Mortgage Insurance		per month for mo.		
03 Property Taxes		per month for mo.		
04				
05				
06				
07				
08 Aggregate Adjustment				
H. Other				
01 Commission	to Keller Williams Greater Cleveland		\$ 6,970.00	
02 Deed Preparation	to Sam Bradley, Attorney		\$ 60.00	
03 Home Warranty	to America's Preferred Home Warra		\$ 435.00	
04				
05				
06 Title co. credit			\$ -150.00	
07				
08				
			¢ 0 200 F0	
J. TOTAL CLOSING COSTS			\$ 9,299.50	

# **Closing Disclosure Form Addendum**

### Borrower(s):

Michael D. Miller and Margaret A. Miller 13 Calle Vecinos Sante Fe, NM 87507

## Seller(s):

Buckeye Home Solutions LLC

Lender:	CrossCountry Mortgage, Inc. 6850 Miller Road Brecksville, OH 44141
Settlement Agent:	American Patriot Title Agency, LLC (440)934-7008
Settlement Date:	April 27, 2018
Disbursement Date:	April 30, 2018
Property Location:	3616 Norwood Road Shaker Heights, OH 44122

## **Confirm Receipt**

Buckeye Home Solutions LLC

BY:\_\_\_\_\_