

" Paid outside of dosing by borrower(B), select(S), lender(L), or third-party(T)

A. Settlement Statement (HUD-1)

b. type or Loan				
1. FHA 2. RHS 3. Conv. Unins.	6. File Number: 2020083826	7. Loan Number.	8. Mortgage in	surance Case Number.
4. VA 5. Conv.ins.		**************************************	***************************************	
C. Note: This form is furnished to give you a staten	nentofactual settlement costs. Au	nounts paid to and by the sett	lementagentare shown.	
#ems marked "(p.o.c.)" were paid outside D. Name and Address of Borrower:	E. Name and Address of S			
	L. Name and Address of S	eller:	F. Name and Address of	-ender:
Kappa ManagementLLC	Liran Ben Shelosh			
1625 N. Commerce Parkway Suite 315	29500 Detroit Road Suite 5	00		
Weston, FL 33326	Westake, Oh 44145		Market of the Control	
G. Properly Location:			**************************************	
14809 Brunswick Avenue	H. SettlementAgent FastTractTitle Services. Inc	56-2611686		L Settlement Date:
Maple Hs., OH 44137	5555 Wilson Mills Road			
Cuyahoga County, Ohio	Highland Heights, OH 4414	3	Ph. (440)460-1092	August27,2020
785-04-013	Place of Settlement		3 12 (440)A00-1032	4
	5555 Wilson Mills Road			
	Highland Heights, OH 4414	3		
J. Summary of Borrower's transaction		K.Summary of Seller's tra	nsaction	
100. GrossAmountDue from Borrower: 101. Contractsales price		400. GrossAmountDue to	Seller:	
102. Personal property		401. Contractsales price		57,000.00
103. Settlement Charges to Borrower (Line 1400)		402. Personal property 403.		
104.		404.		
105.		405.		
Adjustments for items paid by Selier in advance 106. City/Town Taxes		Adjustments for items paid	d by Selier in advance	
107. County Taxes to		406. City/Town Taxes 407. County Taxes		
108. Assessments to		408. Assessments	di di	
109.		409.		
110. 111.		410.		
112.	- - 	411. 412.		
120. Gross Amount Due from Borrower		420. Gross Amount Due to	. 0-8	
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amoun		57,000.00
201. Depositor earnest money		501. Excess deposit(see in		
202. Principal amount of new loan(s)		502. Settlement charges to		4,667.38
203. Existing loan(s) taken subject to		503. Existing loan(s) taken s		
204. 205.		504. Payoff First Mongage		
206.		505. Payoff Second Mortga 506.	age	
207.		507.		
208.		508.		
209. Adjustments for items unpaid by Seller		509.		
210. City/Town Taxes to		Adjustments for items unp 510. City/Town Taxes	and by Seller to	
211. County Taxes b		511. County Taxes	01,01/20 to 08/27/	/20 1,586.34
212. Assessments to		512. Assessments	8	
213.		513. Security Deposit Trans		2,367.50
214. 215.		514. Rent Proration 08/27/2 515.	:010:09/01/20	152.74
216.		516.		
217.		517.		
218.		518. Water/Sewer Hold to V	vater/Sewer Hold	00.0
219.		519,	· 1	
220. Total Paid by/for Borrower)	520. Total Reduction Amou	nt Due Seller	8,773.96
300. Cash at Settlement from to Borrower	600. Cash at settlement to/from Seiler			
801. Gross amount due from Borrower (line 120)		601. Gross amount due to S		57,000.00
302. Less amountpaid by/for Borrower (line 220)	(602. Less reductions due Se	eller (line 520)	(8,773.96
303. Cash X From To Borrower	ANAPAGE ANAPAG	603. Cash X To	From Seller	48,226.04

Pas Form	L. Settlement Charges		
Control of Commission (per 100) as Early in a Services Parcel	700:TotalRealEstate Broker Fees \$3,420.00	Paid From	Paid From
201.5 12/12000 D. Relativ Training Greater Metropolitan		 -	Seller's
793, Commission paid attendement			Fundsat
20.5 Description of the process		Settlement	Settlement
805. Same Psystable in Confinencion with Lican ' 801. Care object on charge in subulsee Confination Point S from GFE 91) 805. Street Provider Grantee Generalist First Beach Confinencial S from GFE 91) 805. Street Grantee Generalist First Beach Confinencial S from GFE 92) 805. Street Grantee Generalist First Beach Confinencial S from GFE 93) 805. Street GFE 93 805. Street GFE 93 805. Street GFE 93 805. Street GFE 93 806. Interesting Beach Confinencial S from GFE 93 807. Flood certification D from GFE 93 808. Interesting Beach Confinencial S from GFE 93 809. Interesting Beach Confinencial S			3,420.00
Set Series Psychete in Contention to Team Processor (Set Set			
801. Currosination change includes Origination Point \$ (from GFE #1) 803. Vour desired rowns (consist fire to separch interest at chosen \$ (from GFE #2) 803. Vour desired rowns (consisted in the separch interest at chosen \$ (from GFE #3) 805. Care Service b (from GFE #3) 805. Care Service b (from GFE #3) 806. Care Service b (from GFE #3) 807. Pood certification b (from GFE #3) 808. (from GFE #3) 809. (from GFE #3) 811. (from GFE #3) 812. (from GFE #3) 813. (from GFE #3) 814. (from GFE #3) 815. (from GFE #3) 816. (from GFE #3) 817. (from GFE #3) 818. (from GFE #3) 819. (from GFE #3) 819. (from GFE #3) 819. (from GFE #3) 810. (from GFE #3) 811. (from GFE #3) 812. (from GFE #3) 813. (from GFE #3) 814. (from GFE #3) 815. (from GFE #3) 816. (from GFE #3) 817. (from GFE #3) 818. (from GFE #3) 819. (from GF			
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\$633 Stocked policy and changes firm GFE #3	802. Your creditor charge (points) for the specific interestrate chosen \$ (from GFE #2)	Ì	
SSS 4 Aproximate fee	000 \4		
865 Classification December	OCA Apprincipal for		
\$65. Each service: D	005 0-30		
807 Rock certification D	000 7		
Section	007 5-1-1-5		
Stock	900		
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Set	monore#s)	-	
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901. Daily interest charges from b	$mom(\gamma)$ = $mom(\gamma)$	I	
902. MP Toths for Life of Loan			
90.5	CORD ASTRONOMY CONTRACTOR OF THE	-	
904. fitton GFE #11) (from GFE #12)	(Notified Entry)		
905.	point Carril		
1000. Reserves Deposited with Lender 1001. Initial deposition your escrowaccount 1001. Initial deposition your escrowaccount 1002. Homework's insurance 1003. Mortgage insurance 1004. Properly taxes \$ 1004. Properly taxes \$ 1005. 1006. 1006. 1006. 1006. 1006. 1006. 1007. 1007. 1008. \$ 1007. 1009.	And OCC # 117	ļl	
1001. Nifel depositoryour escrowaccount	(non or Lan)		
1002. Homeowner's risurance			
1003. Mortgage insurance	(1011 0 210)		
1004. Properly taxes \$ \$			
1005. 1006. months @ S per month S 1007. months @ S per month S 1008. S 1009. S 1009. S 1009. S 1009. S 1001. Title services and lender's tite insurance 1101. Title services and lender's tite insurance D First Tract Title Services. Inc S 1013. Owner's title insurance b FirstAmerican Title Insurance Company (from GFE #4) 1104. Lender's title insurance b FirstAmerican Title Insurance Company S 1105. Lender's title policy limit S 1106. Owner's title policy limit S 1107. Agent's portion of the ball title insurance premium b FirstAmerican Title Insurance Company S 49.16 1109. Underwriter's portion of the ball title insurance premium b FirstAmerican Title Insurance Company S 49.16 1111. 1111. 1111. 1112. 1113. 1120. Government Recording and Transfer Charges 1201. Government Recording and Transfer Charges 1202. Deed \$ Mortgage \$ Releases \$ Other \$ 1203. Transfer taxes 1204. City/County tax/stamps Deed \$ 228.50 Mortgage \$ 238.50 Mortgage \$	1003. Mortgage insurance months @ \$ per month \$		
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1007. months @ \$ per month \$ 1008. 1008. 1008. 1009. 100	1005.		
1008. \$ \$	1006. months @ \$ per month \$		
1008. \$ \$	1007. months @ \$ per month \$		
1100. Title Charges			
1100. Title Charges	1009.		
1101. Title services and lender's title insurance (from GFE #4)			7. 7
1102. Settlementor closing fee		•	: -*
1103. Owner's title insurance to FirstAmerican Title Insurance Company		 	855.00
1104. Lender's title insurance to FirstAmerican Title insurance Company \$ 105. Lender's title policy limit \$ 106. Owner's title policy limit \$ 107. Agent's portion of the total title insurance premium to 108. Underwriter's portion of the total title insurance premium to 109. 1109. 1109. 1109. 1109. 1110. 1111.		-	163.88
1105. Lender's title policy limit \$ 100. Owner's title insurance premium \$ 100. Owner's title insurance Company \$ 100. Owner's			303.600
1106. Owner's tife policy limit		 	
1107. Agent's portion of the total title insurance premium to FirstAmerican Title Insurance Company \$ 49.16 1109. 1110. 1111. 1111. 1112. 1112. 1113. 1200. Government Recording and Transfer Charges 1201. Government Recording charges to 1202. Deed \$ Mortgage \$ Releases \$ Other \$ 1203. Transfer taxes 1204. City/County taxistamps Deed \$ 228.50 Mortgage \$ 238.50 Mortgage \$ 258.50 Mortgage \$	· · · · · · · · · · · · · · · · · · ·		
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1201. Government recording charges	1200: Government Recording and Transfer Charges		
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1205. State tax/stamps			228.50
1206. 1207. 1300. Additional Settlement Charges 1301. Required services thatyou can shop for (from GFE #6) 1302. 1303.			Manual Ma
1207. 1300. Additional Settlement Charges 1301. Required services that you can shop for (from GFE #6) 1302. 1303.		1 1	
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1301. Required services that you can shop for (from GFE #6) 1302. 1303.		<u>, </u>	
1302. 1303.	(C. (A. 1971) (1-2)	1	<u> </u>
1303.	(OOT) COUNTY COU	1	
		 	
1304.		 	
	1304.	 	
1305.		<u> </u>	NAME OF THE PERSON OF THE PERS
1400. Total Settlement Charges (enter on lines 103; Section J and 502, Section K) 4,6	1400: Total Settlement Charges (enter on lines 103, Section 3 and 502, Section K)	<u> </u>	4,667.38

^{1400.} Total Settlement Charges (enter on lines 103, Paid ousde of doing by borrower(5), selen(5), lender(c), or third-party(7)

HUD-1 Attachment

Seller (s): Liran Ben Shelosh

29500 Detroit Road Suite 500 Westlake, Oh 44145

Settlement Agent: Fast Tract Title Services, Inc.

(440)460-1092

Place of Settlement 5555 Wilson Mills Road

Highland Heights, OH 44143

Settlement Date: August 27, 2020

Property Location: 14809 Brunswick Avenue

Maple Hts., OH 44137 Cuyahoga County, Ohio

Adjustments For Items Unpaid By Seller (Seller Debit)

785-04-013

Description	Amount	From/Through	Pro	orated Amount
Rent Proration	947.00	08/27/20 through 08/31/20		152.74
		Total Line 214/514		152.74
Settlement or Closing Fee Details				
Settlement/Closing Fee				350.00
to Fast Tract Title Services, Inc Title Examination				300.00
to Fast Tract Title Services, Inc Doc Prep/Storage/Update/Wire Fees				100.00
to Fast Tract Title Services, Inc Deed Preparation				80.08
to L. Bryan Carr, Esq. Funding Fee				25.00
to PCN Network LLC				
			Total \$	855.00

Owner's Title Insurance

Owner's Policy Premium

to First American Title Insurance Company

163.88

163.88

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.

Liran Ben Shelosh

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Fast Tract Title Services, Inc Settlement Agent



A. Settlement Statement (HUD-1)

B. Type of Loan 6. File Number 7. Loan Number: 8. Mortgage Insurance Case Number 1. FHA 2. RHS 3. Conv. Unins. 2020083826 5. Conv.Ins. 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 and Address of Buyer. E. Name and Address of Seller. F. Name and Address of Lender. Lior Mirkin Liran Ben Shelosh CASH Orly Mirkin 29500 Detroit Road Suite 500 1625 N. Commerce Parkway Suite 315 Westake, Oh 44145 Weston, FL 33326 G. Property Location: H. SettlementAgent 56-2611686 L SettlementDate: 14809 Brunswick Avenue FastTractTitle Services. Inc. Maple His., OH 44137 5555 Wilson Mills Road August27,2020 Cuyahoga County, Ohio Highland Heights, OH 44143 Ph. (440)460-1092 785-04-013 Place of Settlement 5555 Wilson Mills Road Highland Heights, OH 44143 J. Summary of Buyer's transaction K.Summary of Seller's transaction 100. GrossAmountDue from Buyer. 400. GrossAmountDue to Seller. 101. Contractsales price 57,000.00 401. Contractsales price 402. Personal property 102. Personal property 103. Settlement Charges to Buyer (Line 1400) 2277.87 403 104 404 105 405. Adjustments for items paid by Seller in advance Adjustments for items paid by Seller in advance 406. City/Town Taxes 106. City/Town Taxes to p 107. County Taxes 407. County Taxes Ю ø 108. Assessments 408. Assessments tо 409. 410. 109 110. 111 411 412. 112 59,277.87 120. Gross Amount Due from Buyer 420. Gross Amount Due to Seller 200. Amounts Paid by or in Behalf of Buyer 500. Reductions in Amount Due Seller 201. Depositoreamestmoney 501. Excess deposit (see instructions) 502. Settlement charges to Seller (Line 1400) 202. Principal amount of new loan(s) 203. Existing loan(s) taken subject to 503. Existing loan(s) taken subject to 504. Payoff First Mortgage 204 205 505. Payoff Second Mortgage 206. 506 207 507. 208 508. 509. 209 Adjustments for items unpaid by Seller 210. City/Town Taxes Adjustments for items unpaid by Seller 510. City/Town Taxes 08/27/20 1,586.34 511. County Taxes 211. County Taxes 212. Assessments 512. Assessments ю 213. Security Deposit Transfer 2,367.50 513 214. Rent Proration 08/27/20 to 09/01/20 152.74 514. 515. 215 216. 516. 217 517. 518 218 519 219. 4,106.58 520. Total Reduction Amount Due Seller 220. Total Paid bylfor Buyer 600. Cash at settlement to from Seller 300. Cash at Settlement from/to Buyer 601. Gross amount due to Seller (line 420) 59,277.87 301. Gross amount due from Buyer (line 120)

Paid outside of dosing by borrower(B), seller(S), lender(L), or third-party(T)

To Buyer

302. Less amountpaid by/for Buyer(line 220) X From

4,106.58

55.171.29

603. Cash

From Seller

602. Less reductions due Seller (line 520)

То

L. Settlement Charges 700: Total Real Estate Broker Fee	SONE				
Division of commission (line	700) as follows:	<u> ANGER (1888) E EN E NOVAD EN JAMES</u>		· carron	Paid Fron
701.\$ to				Buyer's Fundsat	Seller's Fundsat
702.\$				Settlement	Settlement
703.					-
704.	to				_
705. Addil Buyer Paid Comm + Ad	dmin to K	eller Williams Greater Metropolitan		1,489.00	
800 Items Payable in Connection	with Loan				
801. Our origination charge		\$	(from GFE#1)		<u> </u>
802. Your creditor charge (points) for	or the specific interestrate chos	en \$	(from GFE#2)		
803. Your adjusted origination char	ges to		(from GFE #A)	0.00	
804.Appraisal fee	to		(from GFE#3)	0.00	
805. Credit Report	to		(from GFE#3)		
806. Taxservice	to		(from GFE#3)		
807. Flood certification	to		(from GFE#3)		
808.			(from GFE#3)		
809.			(from GFE#3)		
810.			(from GFE#3)		
811.			(from GFE#3)		
900. Items Required by Lender to	Be Paid in Advance				8.5 No. 455
901. Daily interest charges from	fo	@ \$/day	(from GFE#10)		
902. MIP Totins. for Life of Loan	monthsto		(from GFE#3)		
903. Homeowner's insurance for	years to		(from GFE#11)		
904.			(from GFE#11)		
905.			(from GFE#11)		
1000. Reserves Deposited with Le	nder	Agree (1979 - 1970)			· · · · · ·
001. Initial deposit for your escrowa	account	<u> </u>	(from GFE#9)		
002. Homeowner's insurance	months	@ \$ per month	\$		·
003. Mortgage insurance	months		\$		
004. Property taxes	monte	e per mona	\$		
1005.			\$	++	
006.	months	@ \$ per month	\$		
007.		@\$ per month	*************************************		
008.		· por monte	\$		
009.			\$		
l100. Title Charges	8-2-5-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1				
1101. Title services and lender's title	e ingumme	t Brown (1990) of the control of the	(from GFE#4)		ोत्ता, हे, हिन्दु को
1102. Settlementordosing fee		tTitle Services, Inc	\$	575.00	
1103. Owner's title insurance to Firs		*	(from GFE#5)	400.07	
104. Lender's fitle insurance to Fire			\$	163.87	
105. Lender's title policy limit	\$	pary	Ψ		
106. Owner's title policy limit		7,000.00			
107. Agent's portion of the total title		to FastTractTifle Services, Inc	\$ 278.	50	
108. Underwriter's portion of the to		to FirstAmerican Title Insurance			
109.	en ero alouidatos biciliani	E I ISMINISTRATION INVESTIGATION		101	
110.	·····		<u>\$</u>		
111.			\$ •		<u> </u>
112.			\$		
113.			\$		
115. 200. Government Recording and?	Francie Charace		\$	(2	
200. Government recording and a 201. Government recording charge		Title Services, Inc	(from CEE #7)		
202. Deed \$ 50.00	Mortgage \$		(from GFE#7)	50.00	
203. Transfertaxes	Morfade p	Releases \$	Other \$		
	Donal & GOOF) Marinass &	(from GFE#8)	 	
204. City/County tax/stamps	Deed \$ 228.50			 	
205. State tax/stamps	Deed \$	Mortgage \$			
206.	CountyAu	IGIBOF			
207. 200 Additional Sattlement Chairse			and the state of t	principlina in the second	
800. Additional Settlement Charge			/f CFT-#6\		11 <u>00 (</u> 13)
801. Required services that you can	SHOP IOI		(from GFE#6)	_	
302.			\$		
303.			\$		
10 4					
304. 305.			\$ \$		

^{*} Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase HUD-1 Lin			
Charges That in Total Cannot Increase More than 10%	Good Faith Estimate	HUD-1	
	Total		
Increase	between GFE and HUD-1 Charges	\$ 0.00	or 0.00%
Charges That Can Change		Good Faith Estimate	HUD-1
Loan Terms			
Your initial loan amount is	\$		
Your loan term is	N/A		
Your initial interest rate is	%		
Your initial monthly amount owed for principal, interest and any mortgage insurance is	N/A Principal Interest Mortgage Insurance		
Can your interest rate rise?	The first change will be on mont date, your interestrate can increat the life of the loan, your interestra	a maximum ofand can ins afterse or decrease by te is guaranteed to never be leigher than	change again every Every change%. Over
Even if you make payments on time, can your loan balance rise?	X No Yes, it can rise to	a maximum of\$	
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	No Yes, the firstincrease can be on and the monthly amountowed can rise to \$ The maximum it can ever rise to is \$		
Does your loan have a prepayment penality?	X No Yes, your maxim	um prepaymentpenalty is \$_	
Does your loan have a balloon payment?	X No Yes, you have a balloon payment of \$ due inyears on		
Total monthly amount owed including escrow account payments	X You do nothave a monthly estaxes and homeowner's insurance yourself. You have an additional monthly amountow principal, interest, any mortgage in Property taxes Flood insurance	e. You mustpay these items of thly escrow payment of \$N/A t ed of \$N/A. This includes surance and any items check	tirectly thatresults

 $Note: If you have any questions about the Settlement Charges and Loan Terms \ listed \ on this form, please \ contact your lender.$

HUD-1 Attachment

Buyer (s):Lior Mirkin and Orly Mirkin, husband and wife 1625 N. Commerce Parkway Suite 315 Weston, FL 33326

Settlement Agent: Fast Tract Title Services, Inc

(440)460-1092

Place of Settlement: 5555 Wilson Mills Road

Highland Heights, OH 44143

Settlement Date: August 27, 2020

Property Location: 14809 Brunswick Avenue

Maple Hts., OH 44137 Cuyahoga County, Ohio

785-04-013

Description	Amount	From/Through		Prorate	d Amount
Rent Proration	on 947.00 08/27/20 through 08/31/20 Total Line 214/514				152.74 152.74
Title Services and Lender's Title Insurar	nce Details				
Settlement/Closing Fees to Fast Tract Title Services, Inc					350.00
Title Insurance Binder to Fast Tract Title Services, Inc					100.00
Doc Prep/Courier/Update/Filing to Fast Tract Title Services, Inc					100.00
Funding Fee to PCN Network LLC					25.00
			Total	\$	575.00
Owner's Title Insurance					
Owner's Policy Premium to FirstAmerican Title Insurance Com	apany				163.88

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.

Lior Mirkt

Orly Mirkin

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

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

Total

163.87

HUD-1 Attachment -	Continued
Lambreda	

Fast Tract Title Services, Inc Settlement Agent

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