



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File No. 2022-394	7. Loan No.	8. Mortgage Insurance Case No.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.				

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: Juan Alvarado 41260 Schadden Road Elyria, OH 44035	E. Name & Address of Seller: Buckeye Home Solutions, LLC 121 N. Leavitt Rd. #278 Amherst, OH 44001	F. Name & Address of Lender:
G. Property Location: 3131 Mckinley Street Lorain, OH 44052	H. Settlement Agent: American Patriot Title Agency Place of Settlement: 5425 Detroit Road Suite 1 Sheffield Village, OH 44054	I. Settlement Date: 09/15/2022 Funding Date: 09/15/2022 Disbursement Date: 09/15/2022

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/Town Taxes	
107. County Taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	
200. Amount Paid by or in Behalf of Borrower	
201. Deposit	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	
302. Less amounts paid by/for borrower (line 220)	
303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower	

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	\$48,000.00
402. Personal property	
403.	
404.	
405.	
Adjustment for items paid by seller in advance	
406. City/Town Taxes	
407. County Taxes	
408. Assessments	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	\$48,000.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$2,603.72
503. Existing loan(s) taken subject to	
504. Payoff of First Mortgage	
505. Payoff of Second Mortgage	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/Town Taxes	
511. County Taxes 01/01/2022 to 09/15/2022	\$588.03
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$3,191.75
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	\$48,000.00
602. Less reductions in amounts due seller (line 520)	\$3,191.75
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$44,808.25

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. 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. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges

700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows :			
701.	\$ to Realty Trust Services, LLC		
702.	\$1,200.00 to Howard Hanna		
703.	Commission paid at settlement		\$1,200.00
704.			
800. Items Payable in Connection with Loan			
801.	Our origination charge (from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen (from GFE #2)		
803.	Your adjusted origination charges (from GFE #A)		
804.	Appraisal fee (from GFE #3)		
805.	Credit report (from GFE #3)		
806.	Tax service (from GFE #3)		
807.	Flood certification (from GFE #3)		
808.			
809.			
810.			
811.			
900. Items Required by Lender to be Paid in Advance			
901.	Daily interest charges (from GFE #10)		
902.	Mortgage insurance premium (from GFE #3)		
903.	Homeowner's insurance (from GFE #11)		
904.			
1000. Reserves Deposited with Lender			
1001.	(from GFE #9)		
1002.			
1003.			
1004.			
1005.			
1006.			
1007.	Aggregate Adjustment		
1100. Title Charges			
1101.	Title services and lender's title insurance (from GFE #4)		
1102.	Settlement or closing fee to American Patriot Title Agency		
1103.	Owner's title insurance to Chicago Title Insurance Company (from GFE #5)		\$138.00
1104.	Lender's title insurance		
1105.	Lender's title policy limit \$		
1106.	Owner's title policy limit \$48,000.00		
1107.	Agent's portion of the total title insurance premium to American Patriot Title Agency \$234.60		
1108.	Underwriter's portion of the total title insurance premium to Chicago Title Insurance Company \$41.40		
1109.	Title - Settlement Fee to American Patriot Title Agency		\$335.00
1110.			
1111.	Title - Exam Fee to American Patriot Title Agency		\$200.00
1112.			
1113.			
1114.			
1115.			
1116.	Title - Wire Fee to American Patriot Title Agency		\$35.00
1117.	Electronic Storage Fee to American Patriot Title Agency		\$90.00
1200. Government Recording and Transfer Charges			
1201.	Government recording charges (from GFE #7)		
1202.	Deed Mortgage \$ Release \$		
1203.	Transfer taxes (from GFE #8)		
1204.	City/County tax/stamps Deed \$192.00 Mortgage \$ to Lorain County Auditor		\$192.00
1205.	State tax/stamps Deed \$ Mortgage \$		
1206.			
1300. Additional Settlement Charges			
1301.	Required services that you can shop for (from GFE #6)		
1302.			
1303.			
1304.	Deed Preparation to American Patriot Title Agency		\$75.00
1305.	Delinquent Taxes PP# 03-00-046-115-002 to Lorain County Treasurer		\$338.72
1306.			
1307.			
1308.			
1309.			
1310.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			\$2,603.72

Buckeye Home Solutions, LLC, an Ohio Limited Liability Company

By: _____ Date
Tim R. Debronsky, President

The HUD-1 settlement statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement

Settlement Agent Date