

A.
U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
SETTLEMENT STATEMENT

B. TYPE OF LOAN
1. FHA 2. FmHA 3. CONV. UNINS. 4. VA 5. CONV. INS.
6. FILE NUMBER 2023-24200 7. LOAN NUMBER
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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.*
1.0 3/98 (2023-24200.PFD/2023-24200/16)

D. NAME AND ADDRESS OF BUYER Teddy Bear Management LLC 8 Fairfield Avenue Port Washington, NY 11050	E. NAME AND ADDRESS OF SELLER Richard W. Stadden 15822 Libby Road Maple Heights, OH 44137	F. NAME AND ADDRESS OF LENDER Jeffrey Crane 549 E. Washington St., Suite 100 Chagrin Falls, OH 44022
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G. PROPERTY LOCATION 17118 Broadway Avenue Maple Heights, OH 44137 Cuyahoga County, Ohio	H. SETTLEMENT AGENT 45-2494268 Mount Morris Title Agency LLC Tax ID 45-2494268 PLACE OF SETTLEMENT 2401 Brookpark Road Cleveland, OH 44134-1404	I. SETTLEMENT DATE February 23, 2023
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J. SUMMARY OF BUYER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BUYER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	135,000.00	401. Contract Sales Price	135,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	6,540.62	403.	
104. Finder's Fee to House and Home Solutions	3,500.00	404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BUYER	145,040.62	420. GROSS AMOUNT DUE TO SELLER	135,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	1,000.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)	120,000.00	502. Settlement Charges to Seller (Line 1400)	2,808.13
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Closing Cost Credit-GreenPoint	6,000.00	504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506. Deposit retained by seller	1,000.00
207.		507. Repair Hold to Mount Morris Title Agency LLC	30,202.83
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 07/01/22 to 02/24/23	2,790.49	511. County Taxes 07/01/22 to 02/24/23	2,790.49
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517. Assignment Fee to Green Pointe Management	45,000.00
218.		518. First Half 2022 Taxes to Cuyahoga County Treas	2,373.09
219.		519.	
220. TOTAL PAID BY/FOR BUYER	129,790.49	520. TOTAL REDUCT. AMT DUE SELLER	84,174.54
300. CASH AT SETTLEMENT FROM/TO BUYER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Buyer (Line 120)	145,040.62	601. Gross Amount Due To Seller (Line 420)	135,000.00
302. Less Amount Paid By/For Buyer (Line 220)	(129,790.49)	602. Less Reductions Due Seller (Line 520)	(84,174.54)
303. CASH (X FROM) (TO) BUYER	15,250.13	603. CASH (X TO) (FROM) SELLER	50,825.46

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price				\$	@	%	500.00		PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT		
<i>Division of Commission (line 700) as Follows:</i>												
701.	\$500.00	to	Realty Trust Services, LLC									
702.	\$	to										
703.	Commission Paid at Settlement									500.00		
704.		to										
800. ITEMS PAYABLE IN CONNECTION WITH LOAN												
801.	Loan Origination Fee	3.0000 %	to	The North Coast Commercial Group LLC				3,600.00				
802.	Loan Discount	%	to									
803.	Appraisal Fee		to									
804.	Credit Report		to									
805.	Lender's Inspection Fee		to									
806.	Mortgage Ins. App. Fee		to									
807.	Assumption Fee		to									
808.												
809.												
810.												
811.												
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE												
901.	Interest From	02/23/23	to	03/01/23	@	\$	50.000000/day	(6 days	%)	300.00	
902.	Mortgage Insurance Premium		months									
903.	Hazard Insurance Premium	1.0 years		Commonwealth Casualty Group				299675V-1			1,223.00	
904.												
905.												
1000. RESERVES DEPOSITED WITH LENDER												
1001.	Hazard Insurance		months @	\$				per	month			
1002.	Mortgage Insurance		months @	\$				per	month			
1003.	City/Town Taxes		months @	\$				per	month			
1004.	County Taxes		months @	\$				per	month			
1005.	Assessments		months @	\$				per	month			
1006.			months @	\$				per	month			
1007.			months @	\$				per	month			
1008.			months @	\$				per	month			
1100. TITLE CHARGES												
1101.	Settlement or Closing Fee		to	Mount Morris Title Agency LLC							375.00	375.00
1102.	Update/Wire/Filing Fee		to	Mount Morris Title Agency LLC							75.00	75.00
1103.	Title Examination		to	Mount Morris Title Agency LLC								375.00
1104.	Title Insurance Binder		to	Mount Morris Title Agency LLC							100.00	
1105.	Document Preparation		to									
1106.	City of Cleveland Disclosure		to	Mount Morris Title Agency LLC								
1107.	Attorney's Fees		to	Michael Westerhaus, Esq.				Deed Prep				95.00
	<i>(includes above item numbers:)</i>											
1108.	Title Insurance		to	First American Title Insurance Company							488.12	388.13
	<i>(includes above item numbers:)</i>											
1109.	Lender's Coverage	\$	120,000.00					100.00				
1110.	Owner's Coverage	\$	135,000.00					776.25				
1111.	Endorsements			Mount Morris Title Agency LLC								
1112.	Closing Protection Coverage		to	First American Title Insurance Company							40.00	
1113.	Use Letter											
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES												
1201.	Recording Fees: Deed	\$	34.50; Mortgage	\$	66.00; Releases	\$					100.50	
1202.	City/County Tax/Stamps: Deed			540.00; Mortgage								540.00
1203.	State Tax/Stamps: Revenue Stamps			; Mortgage								
1204.	Power of Attorney		to	Cuyahoga County Fiscal Office							34.00	
1205.				Cuyahoga County Register of Deeds								
1300. ADDITIONAL SETTLEMENT CHARGES												
1301.	Survey		to	McSteen & Associates			628731				205.00	
1302.	Pest Inspection		to									
1303.	Reimbursement		to	Christopher Kaylor								460.00
1304.												
1305.												
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)									6,540.62	2,808.13		