



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

1.  FHA 2.  FmHA 3.  CONV. UNINS. 4.  VA 5.  CONV. INS.  
 6. FILE NUMBER 140262-CH 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.

**D. NAME AND ADDRESS OF BORROWER**  
 Goran Petkovski  
 38116 Avalon Drive  
 North Ridgeville, OH 44039

**E. NAME AND ADDRESS OF SELLER**  
 Federal Home Loan Mortgage Corp.  
 8200 Jones Branch Dr. MS202  
 McClean, VA 22102

**F. NAME AND ADDRESS OF LENDER**

FINAL

G. PROPERTY LOCATION		H. SETTLEMENT AGENT	I. SETTLEMENT DATE
3011 Denver Avenue Lorain, OH 44055 Lorain County, Ohio		American Patriot Title Agency, LLC	September 19, 2014
PLACE OF SETTLEMENT			
5329 N. Abbe Rd. Suite 2 Elyria, OH 44035			

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract Sales Price	12,500.00	401. Contract Sales Price	12,500.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	820.50	403.	
104. City of Lorain POS repair hold to American Patri	6,355.00	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.	
<b>120. GROSS AMOUNT DUE FROM BORROWER</b>	<b>19,675.50</b>	<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>12,500.00</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money	1,000.00	501. Excess Deposit (See Instructions)	3,365.00
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506. Deposit retained by broker	1,000.00
207.		507.	
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 01/01/14 to 09/12/14	686.41	511. County Taxes 01/01/14 to 09/12/14	686.41
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. TOTAL PAID BY/FOR BORROWER</b>	<b>1,686.41</b>	<b>520. TOTAL REDUCT. AMT DUE SELLER</b>	<b>5,051.41</b>
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER:</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
301. Gross Amount Due From Borrower (Line 120)	19,675.50	601. Gross Amount Due To Seller (Line 420)	12,500.00
302. Less Amount Paid By/For Borrower (Line 220) (	( 1,686.41)	602. Less Reductions Due Seller (Line 520) (	( 5,051.41)
303. CASH ( X FROM ) ( TO ) BORROWER	17,989.09	603. CASH ( X TO ) ( FROM ) SELLER	7,448.59

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower Goran Petkovski

Seller Federal Home Loan Mortgage Corp.

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

**BUYER / SELLER CERTIFICATION**

**Borrower:** Goran Petkovski  
**Seller:** Federal Home Loan Mortgage  
**Settlement Agent:** American Patriot Title Agency, LLC  
(440)934-7008  
**Place of Settlement:** 5329 N. Abbe Rd. Suite 2  
Elyria, OH 44035  
**Settlement Date:** September 19, 2014  
**Property Location:** 3011 Denver Avenue  
Lorain, OH 44055  
Lorain County, Ohio

The Buyer and Seller this date have checked, reviewed and approved the figures appearing on the Disclosure/Settlement Statement (Statement of Actual Costs), consisting of two (2) pages. Buyer acknowledges receipt of the payment of the loan proceeds in full, and Seller acknowledges payment in full of the proceeds due Seller from the settlement.

The Buyer and Seller understand that the tax prorrations shown on the Settlement Statement are Based on the prior tax periods rate(s). The Buyer and Seller agree to adjust the tax prorrations shown on the Settlement Statement when the actual advalorem tax bill is rendered. Seller agrees to forward the next tax bill to Buyer immediately upon receipt of the bill from the tax office. Buyer understands that the next tax bill (even though in the name of the Seller) is the responsibility of the Buyer.

As part of the consideration of this sale, the contract between the parties is by reference incorporated herein and made a part hereof; the terms and conditions contained therein shall survive the closing and shall not merge upon the delivery of the warranty deed.

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.

  
Goran Petkovski

Federal Home Loan Mortgage Corp.

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

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.

\_\_\_\_\_  
American Patriot Title Agency, LLC  
Settlement Agent



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

1.  FHA 2.  FmHA 3.  CONV. UNINS. 4.  VA 5.  CONV. INS.  
 6. FILE NUMBER 140262-CH 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 3198 (140262-CH.PFD/140262-CH/7)

**D. NAME AND ADDRESS OF BORROWER**  
 Goran Petkovski  
 38116 Avalon Drive  
 North Ridgeville, OH 44039

**E. NAME AND ADDRESS OF SELLER**  
 Federal Home Loan Mortgage Corp.  
 8200 Jones Branch Dr. MS202  
 McClean, VA 22102

**F. NAME AND ADDRESS OF LENDER**

**G. PROPERTY LOCATION**  
 3011 Denver Avenue  
 Lorain, OH 44055  
 Lorain County, Ohio

**H. SETTLEMENT AGENT**  
 American Patriot Title Agency, LLC  
 PLACE OF SETTLEMENT  
 5329 N. Abbe Rd. Suite 2  
 Elyria, OH 44035

**I. SETTLEMENT DATE**  
 September 19, 2014

**J. SUMMARY OF BORROWER'S TRANSACTION**

K. SUMMARY OF SELLER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>	<b>400. GROSS AMOUNT DUE TO SELLER:</b>
101. Contract Sales Price 12,500.00	401. Contract Sales Price 12,500.00
102. Personal Property	402. Personal Property
103. Settlement Charges to Borrower (Line 1400) 820.50	403.
104. City of Lorain POS repair hold to American Patri 6,355.00	404.
105.	405.
<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.
<b>120. GROSS AMOUNT DUE FROM BORROWER</b> 19,675.50	<b>420. GROSS AMOUNT DUE TO SELLER</b> 12,500.00

**200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:**

201. Deposit or earnest money 1,000.00	<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>
202. Principal Amount of New Loan(s)	501. Excess Deposit (See Instructions) 3,365.00
203. Existing loan(s) taken subject to	502. Settlement Charges to Seller (Line 1400)
204.	503. Existing loan(s) taken subject to
205.	504. Payoff First Mortgage
206.	505. Payoff Second Mortgage
207.	506. Deposit retained by broker 1,000.00
208.	507.
209.	508.
	509.

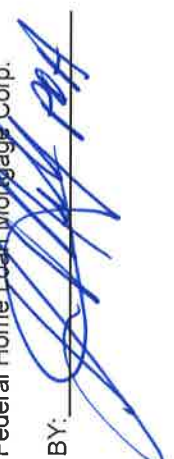
*Adjustments For Items Unpaid By Seller*

210. City/Town Taxes to	<i>Adjustments For Items Unpaid By Seller</i>	
211. County Taxes 01/01/14 to 09/12/14 686.41	510. City/Town Taxes to	
212. Assessments to	511. County Taxes 01/01/14 to 09/12/14 686.41	
213.	512. Assessments to	
214.	513.	
215.	514.	
216.	515.	
217.	516.	
218.	517.	
219.	518.	
	519.	
<b>220. TOTAL PAID BY/FOR BORROWER</b> 1,686.41	<b>520. TOTAL REDUCT. AMT DUE SELLER</b> 5,051.41	

**300. CASH AT SETTLEMENT FROM/TO BORROWER:**

301. Gross Amount Due From Borrower (Line 120) 19,675.50	<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>
302. Less Amount Paid By/For Borrower (Line 220) ( 1,686.41)	601. Gross Amount Due To Seller (Line 420) 12,500.00
303. CASH ( X FROM ) ( TO ) BORROWER 17,989.09	602. Less Reductions Due Seller (Line 520) ( 5,051.41)
	603. CASH ( X TO ) ( FROM ) SELLER 7,448.59

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower \_\_\_\_\_ Seller Federal Home Loan Mortgage Corp.  
 Goran Petkovski  
 BY: 

**L. SETTLEMENT CHARGES**

<b>700. TOTAL COMMISSION Based on Price</b> \$ 12,500.00 @ % 3,000.00		PAID FROM BORROWER'S FUNDS AT SETTLEMENT		PAID FROM SELLER'S FUNDS AT SETTLEMENT	
<i>Division of Commission (line 700) as Follows:</i>					
701. \$ 1,500.00	to ERA Rath Realtors	Less Deposit Retained	1,000.00		
702. \$ 1,500.00	to Realty Trust Services				
703. Commission Paid at Settlement					2,000.00
704.	to				
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>					
801. Loan Origination Fee	% to				
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.					
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>					
901. Interest From	to @ \$ /day (	days	%)		
902. MIP Totals. for Life/Loan	for months to				
903. Hazard Insurance Premium for	1.0 years to				
904.					
905.					
<b>1000. RESERVES DEPOSITED WITH LENDER</b>					
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			
<b>1100. TITLE CHARGES</b>					
1101. Settlement or Closing Fee	to American Patriot Title Agency, LLC		199.00		
1102. Abstract or Title Search	to				
1103. Title Examination	to American Patriot Title Agency, LLC		250.00		
1104. Title Insurance Binder	to American Patriot Title Agency, LLC		75.00		
1105. Document Preparation	to American Patriot Title Agency, LLC		25.00		
1106. Notary Fees	to				
1107. Attorney's Fees	to				
	(includes above item numbers: )				
1108. Title Insurance	to American Patriot Title Agency		175.00		
	(includes above item numbers: )				
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$ 12,500.00		175.00		
1111.					
1112.					
1113.					
1114. Special Tax Search					
1115. CPL Coverage	Chicago Title Agency				
1116. Transfer Tax Service	to American Patriot Title Agency, LLC		35.00		
1117. Overnight/Courier Fee					
1118. Wire Fee	to American Patriot Title Agency, LLC		25.00		
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>					
1201. Recording Fees: Deed \$ 36.00 ; Mortgage \$		Releases \$	36.00		
1202. City/County Tax/Stamps: Deed	0.50 ; Mortgage		0.50		
1203. State Tax/Stamps: Deed					
1204. Filing of Assignment					
1205.					
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>					
1301. Survey	to				
1302. Pest Inspection	to				
1303. Settlement Fee	to Community First Title Agency, Inc.				1,365.00
1304.					
1305.					
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>			820.50		3,365.00

Certified to be a true copy.

X \_\_\_\_\_  
Initials

## BUYER / SELLER CERTIFICATION

**Borrower:** Goran Petkovski  
**Seller:** Federal Home Loan Mortgage  
**Settlement Agent:** American Patriot Title Agency, LLC  
(440)934-7008  
**Place of Settlement:** 5329 N. Abbe Rd. Suite 2  
Elyria, OH 44035  
**Settlement Date:** September 19, 2014  
**Property Location:** 3011 Denver Avenue  
Lorain, OH 44055  
Lorain County, Ohio

The Buyer and Seller this date have checked, reviewed and approved the figures appearing on the Disclosure/Settlement Statement (Statement of Actual Costs), consisting of two (2) pages. Buyer acknowledges receipt of the payment of the loan proceeds in full, and Seller acknowledges payment in full of the proceeds due Seller from the settlement.

The Buyer and Seller understand that the tax prorations shown on the Settlement Statement are Based on the prior tax periods rate(s). The Buyer and Seller agree to adjust the tax prorations shown on the Settlement Statement when the actual advalorem tax bill is rendered. Seller agrees to forward the next tax bill to Buyer immediately upon receipt of the bill from the tax office. Buyer understands that the next tax bill (even though in the name of the Seller) is the responsibility of the Buyer.

As part of the consideration of this sale, the contract between the parties is by reference incorporated herein and made a part hereof; the terms and conditions contained therein shall survive the closing and shall not merge upon the delivery of the warranty deed.

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.

\_\_\_\_\_  
Goran Petkovski

Federal Home Loan Mortgage Corp.

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

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.

\_\_\_\_\_  
DANIEL P. PIKE  
American Patriot Title Agency, LLC  
Settlement Agent