

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance	01400683
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 "(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 Ambassador Real Estate Group, LLC 1023 47th Street Brooklyn, NY 11219		E. Name & Address of Seller Deutsche Bank National Trust Company, as Trustee on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007- CH1, Asset Backed Pass-Through Certificates, Series 2007-CH1 c/o Select Portfolio Servicing, Inc., 3815 South	
G. Property Location 14373 Cedar Road South Euclid, OH 44121		H. Settlement Agent Name PRISM Title & Closing Services, Ltd. 809 Wright's Summit Parkway, Suite 200 Ft. Wright, KY 41011 Tax ID: 20-3792963 Underwritten By: Fidelity National Title Insurance Co. Place of Settlement PRISM Title & Closing Services, Ltd. 809 Wright's Summit Parkway, Suite 200 Ft. Wright, KY 41011	
I. Settlement Date 9/23/2014 Fund:			
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$38,000.00	401. Contract Sales Price	\$38,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$811.00	403.	
104. City Escrow Hold	\$9,900.00	404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Assessment Taxes		408. Assessment Taxes	
109. School property taxes		409. School property taxes	
110. HOA/Condo Dues		410. HOA/Condo Dues	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$48,711.00	420. Gross Amount Due to Seller	\$38,000.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,000.00	501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$3,906.00
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Water Escrow	\$1,500.00
207.		507. Delinquent Water Bill	\$527.72
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 01/01/14 thru 09/23/14	\$2,333.49	511. County property taxes 01/01/14 thru 09/23/14	\$2,333.49
212. Assessment Taxes		512. Assessment Taxes	
213. School property taxes		513. School property taxes	
214. HOA/Condo Dues		514. HOA/Condo Dues	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$3,333.49	520. Total Reduction Amount Due Seller	\$8,267.21
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$48,711.00	601. Gross Amount due to seller (line 420)	\$38,000.00
302. Less amounts paid by/for borrower (line 220)	\$3,333.49	602. Less reductions in amt. due seller (line 520)	\$8,267.21
303. Cash From Borrower	\$45,377.51	603. Cash To Seller	\$29,732.79

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. 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. The information requested does not lend itself to confidentiality.

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price \$38,000.00 @ % = \$2,187.50				Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701. \$937.50	to	Re/Max Trinity			
702. \$1,250.00	to	Realty Trust Service			
703. Commission Paid at Settlement			\$0.00		\$2,187.50
704. Referral Fee	to	Mountain West Realty Corp			\$312.50
800. Items Payable in Connection with Loan					
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 Insurance Application	to				
807. Assumption Fee	to				
900. Items Required by Lender To Be Paid in Advance					
901. Interest from 9/23/2014 to 10/1/2014 @ \$0/day					
902. Mortgage Insurance Premium for months	to				
903. Hazard Insurance Premium for years	to				
1000. Reserves Deposited With Lender					
1001. Hazard insurance	months @	per month			
1002. Homeowner's insurance	months @	per month			
1003. Mortgage insurance	months @	per month			
1004. County property taxes	months @	per month			
1005. Assessment Taxes	months @	per month			
1006. School property taxes	months @	per month			
1007. HOA/Condo Dues	months @	per month			
1008. Other taxes	months @	per month			
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or closing fee	to	PRISM Title & Closing Services, Ltd.			\$400.00
1102. Abstract or title search	to				
1103. Title examination	to				
1104. Title insurance binder	to				
1105. Document preparation	to				
1106. Notary Fee	to				
1107. Attorney's fees	to	Yuspeh Legal Services Co.,	\$200.00		
(includes above items numbers:)					
1108. Title insurance	to	PRISM Title & Closing Services, Ltd.			\$218.50
(includes above items numbers:)					
1109. Lender's coverage	\$0.00/\$0.00				
1110. Owner's coverage	\$38,000.00/\$218.50				
1111. Buyer's Closing Fee	to	PRISM Title & Closing Services, Ltd.	\$525.00		
1112.	to	PRISM Title & Closing Services, Ltd.			
1113. Title Services	to	PRISM Title & Closing Services, Ltd.			\$525.00
1114. Title Tracking Fee	to	LPS Default Title & Closing			POC (X) \$75.00
1200. Government Recording and Transfer Charges					
1201. Recording Fees	Deed \$36.00 ; Mortgage ; Rel	to	\$36.00		
1202. City/county tax/stamps	Deed \$152.50 ; Mortgage	to			\$152.50
1203. State tax/stamps	Deed ; Mortgage	to			
1204. Tax certificates	to				
1205. Power of Attorney Recording/Handling Fee	to	PRISM Title & Closing Services, Ltd.			\$60.00
1206. Recording Handling Fee	to	PRISM Title & Closing Services, Ltd.	\$50.00		
1207. Sales Disclosure Fee	to				
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Termite Inspection	to				
1303. Overnight Handling Fee	to				
1304. Wire Handling Fee	to				
1305. Home Warranty	to				
1306. Gas Line Warranty	to				
1307. Title Curative	to	LPS Asset Management Solutions			\$50.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$811.00	\$3,906.00

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

AZ

File No. 01400683

Ambassador Real Estate Group, LLC

By: _____

Its: _____

Deutsche Bank National Trust Company, as Trustee on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH1, Asset Backed Pass-Through Certificates, Series 2007-CH1 by its Attorney in Fact, Select Portfolio Servicing, Inc.

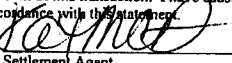
By: _____

Holly Lumbert, REO Closer

Its: _____

SETTLEMENT AGENT CERTIFICATION

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

 9-23-14

Settlement Agent Date

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