

**A. Settlement Statement**

**B. Type of Loan**

<input type="checkbox"/> FHA <input type="checkbox"/> FmHA <input type="checkbox"/> Conv Unins <input type="checkbox"/> VA <input type="checkbox"/> Conv Ins. <input type="checkbox"/> Seller Finance <input checked="" type="checkbox"/> Cash Sale.	6. File Number <b>AM00024809</b>	7. Loan Number	8. Mortgage Ins Case Number
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**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 <b>Green Pointe Management, LLC 21380 Lorain Road Fairview Park, OH 44126</b>	E. Name & Address of Seller <b>Fannie Mae A/K/A Federal National Mortgage Association 14221 Dallas Parkway Ste 1000 Dallas, TX 75254</b>	F. Name & Address of Lender
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G. Property Location  <b>Prior Owner Cifranic, James D., LSR File No. 201411220, Referral No. C1601LH, Cuyahoga County 26882 Bagley Road Olmsted Falls, OH 44138</b>	H. Settlement Agent Name <b>InTitle Agency, Inc. 120 East Fourth St. Second Floor Cincinnati, OH 45202 Tax ID: Underwritten By: First American</b>	I. Settlement Date <b>5/27/2016</b> Fund:
	Place of Settlement <b>InTitle Agency, Inc. 120 East Fourth St. Second Floor Cincinnati, OH 45202</b>	

<b>J. Summary of Borrower's Transaction</b>		<b>K. Summary of Seller's Transaction</b>	
<b>100. Gross Amount Due from Borrower</b>		<b>400. Gross Amount Due to Seller</b>	
101. Contract Sales Price	<b>\$46,000.00</b>	401. Contract Sales Price	<b>\$46,000.00</b>
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	<b>\$631.50</b>	403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>	
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. MUD taxes		410. MUD taxes	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
<b>120. Gross Amount Due From Borrower</b>	<b>\$46,631.50</b>	<b>420. Gross Amount Due to Seller</b>	<b>\$46,000.00</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	<b>\$5,250.00</b>	501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	<b>\$2,969.50</b>
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Commitment fee		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
210. City property taxes		510. City property taxes	
211. County property taxes    01/01/16 thru 05/27/16	<b>\$1,279.40</b>	511. County property taxes    01/01/16 thru 05/27/16	<b>\$1,279.40</b>
212. Assessment Taxes		512. Assessment Taxes	
213. School property taxes		513. School property taxes	
214. MUD taxes		514. MUD taxes	
215. Other taxes		515. Other taxes	
216.		516.	
217. *****2015 Taxes paid in Full*****		517. *****2015 Taxes paid in Full*****	
218.		518.	
219.		519.	
<b>220. Total Paid By/For Borrower</b>	<b>\$6,529.40</b>	<b>520. Total Reduction Amount Due Seller</b>	<b>\$4,248.90</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)	<b>\$46,631.50</b>	601. Gross Amount due to seller (line 420)	<b>\$46,000.00</b>
302. Less amounts paid by/for borrower (line 220)	<b>\$6,529.40</b>	602. Less reductions in amt. due seller (line 520)	<b>\$4,248.90</b>
<b>303. Cash From Borrower</b>	<b>\$40,102.10</b>	<b>603. Cash To Seller</b>	<b>\$41,751.10</b>

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**

<b>700. Total Sales/Broker's Commission based on price</b>			<b>\$46,000.00</b>	<b>@5.5 % = \$2,530.00</b>	Paid From	Paid From
Division of Commission (line 700) as follows:					Borrower's	Seller's
701. <b>\$1,150.00</b>	to	<b>Prestige Realty West</b>			Funds at	Funds at
702. <b>\$1,380.00</b>	to	<b>Realty Trust Services</b>			Settlement	Settlement
703. Commission Paid at Settlement					<b>\$0.00</b>	<b>\$2,530.00</b>
704. Technology Fee to FNMA from	to	<b>Prestige Realty West</b>				<b>-\$125.00</b>
<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 Insurance Application		to				
807. Assumption Fee		to				
<b>900. Items Required by Lender To Be Paid in Advance</b>						
901. Interest from	<b>5/27/2016</b>	to	<b>6/1/2016</b>	@ \$0/day		
902. Mortgage Insurance Premium for	months	to				
903. Hazard Insurance Premium for	years	to				
<b>1000. Reserves Deposited With Lender</b>						
1001. Hazard insurance	months @		per month		<b>\$0.00</b>	
1002. Mortgage insurance	months @		per month		<b>\$0.00</b>	
1003. City property taxes	months @		per month		<b>\$0.00</b>	
1004. County property taxes	months @		per month		<b>\$0.00</b>	
1005. Assessment Taxes	months @		per month		<b>\$0.00</b>	
1006. School property taxes	months @		per month		<b>\$0.00</b>	
1007. MUD taxes	months @		per month		<b>\$0.00</b>	
1008. Other taxes	months @		per month		<b>\$0.00</b>	
1011. Aggregate Adjustment						
<b>1100. Title Charges</b>						
1101. Settlement or closing fee	to	<b>InTitle Agency</b>			<b>\$200.00</b>	
1102. Abstract or title search	to	<b>InTitle Agency</b>			<b>\$100.00</b>	
1103. Title Exam	to	<b>InTitle Agency</b>			<b>\$175.00</b>	
1104. Binder / Commitment	to	<b>InTitle Agency</b>			<b>\$75.00</b>	
1105. Document preparation	to					
1106. Notary fees	to					
1107. Attorney's fees	to					
(includes above items numbers:		)				
1108. Title insurance	to	<b>InTitle Agency</b>				<b>\$264.50</b>
(includes above items numbers:		)				
1109. Lender's coverage		<b>\$0.00/\$0.00</b>				
1110. Owner's coverage		<b>\$46,000.00/\$264.50</b>				
1111. CPL Fees	to					
1112. Attorney Fee	to	<b>Lerner, Sampson &amp; Rothfuss</b>				<b>\$300.00</b>
<b>1200. Government Recording and Transfer Charges</b>						
1201. Recording Fees	Deed <b>\$36.00</b> ; Mortgage ; Rel		to	<b>Cuyahoga County Fiscal Office</b>	<b>\$36.00</b>	
1202. City/county tax/stamps	Deed ; Mortgage		to			
1203. State tax/stamps	Deed <b>\$0.50</b> ; Mortgage		to	<b>Cuyahoga County Fiscal Office</b>	<b>\$0.50</b>	
1204. Tax certificates	to					
1205. Conveyance Fee	to					
1206. Courier/Messenger Fee	to	<b>InTitle Agency</b>			<b>\$25.00</b>	
<b>1300. Additional Settlement Charges</b>						
1301. Survey	to					
1302. Pest Inspection	to					
1303. Overnight Fees	to	<b>InTitle Agency</b>			<b>\$20.00</b>	
1304. Wire Fees	to					
1305. Rekey Fee	to					
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>					<b>\$631.50</b>	<b>\$2,969.50</b>

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.

Green Pointe Management, LLC

Fannie Mae aka Federal National Mortgage Association by Lerner Sampson and Rothfuss as Attorney in Fact

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

BY: \_\_\_\_\_  
Andrew M. Top, Assistant Secretary  
POA Recorded: 201312030515

**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.

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.



## **INTITLE AGENCY, INC.**

Mercantile Center, 2nd Floor  
120 E. Fourth Street  
Cincinnati, OH 45202  
(513) 241-8780

### **WIRE INSTRUCTIONS – CLOSINGS**

Wire to: US Bank  
425 Walnut Street  
Cincinnati, OH 45202  
Routing #: 042000013

Transfer to: InTitle Agency, Inc.  
Trust Account #: 130104754366

For International Wires: Please utilize Swift Code USBKUS44IMT

**PLEASE DO NOT:** use Western Union/MoneyGram, etc.

**PLEASE DO NOT:** direct deposit funds to our account at US Bank branch

**PLEASE DO NOT:** perform a US Bank to US Bank Internal Transfer

**PLEASE NOTE:**

For proper credit to your file it is imperative that the below is followed:

- Reference the InTitle Agency file number: AM00024809
- Reference the property address: 26882 Bagley Road Olmsted Falls, OH 44138
- Attention: REO Department

Jan Dorgan, CFO  
(513) 419-4873

Patty Nichting, Financial Services Manager  
(513) 241-3100 ext. 3180