

BARRISTERS

OHIO

CLOSING/SIGN-UP CHECKLIST BUYER ~ SELLER

Funds & Docs Date: _____ Filing Date: 09/01/2017

Escrow Officer: Cheryl Woodson Escrow Asst: Kristy Simon

Officer Phone: (216) 986-7618 Asst. Phone: (216) 643-9845

File #: 17-OH-05083 Loan Type: None

Property Address: 131 Oakwood Drive, Avon Lake, OH 44012

Seller(s): Delinda Bittner

Phone Number: 440-371-3738

Appointment Date, Time and Location: _____

Buyer(s): Green Pointe Management

Phone Number: 330-635-9717

Appointment Date, Time and Location: _____

Selling Agent & Office Chris Kaylor, Realty Trust Services Phone No.: (330) 840-1073

Nathan Torok, Howard Hanna North

Listing Agent & Office Olmsted Phone No.: _____

Loan Officer: _____ Phone No.: _____

Lender Contact: _____ Phone No.: _____

Additional Items Needed at Closing

- Funds \$ _____ Certified Bank Check, Correct Payee, Signed & Dated.
- Insurance Effective Date, Paid Receipt/Bill, Dwelling Coverage, Correct Names, Address and Loss Payee
- Copy of Driver's License for all parties
- Holding for Final Water Bill \$ _____
- Current Taxes: \$ _____ Paid Not Paid

Additional Requirements: Buyer must sign w/ sole managing

member on all documents. Need tax mailing address

on conveyance form - buyer to answer questions

Barristers of Ohio
ALTA Universal ID:
6000 Parkland Blvd
Mayfield Heights, OH 44124

File No./Escrow No. : 17-OH-05083
 Print Date & Time: July 6, 2017 11:07 am
 Officer/Escrow Officer : Cheryl Woodson
 Settlement Location : 6000 Parkland Blvd
 Mayfield Heights, OH 44124

Property Address: 131 Oakwood Dr.
 Avon Lake, OH 44012

Buyer: Green Pointe Management, LLC
 21380 Lorain Road
 Fairview Park, OH 44126

Seller: Delinda Bittner
 2044 Heights Avenue
 Youngstown, OH 44502

Lender:

Settlement Date: July 12, 2017

Disbursement Date: July 12, 2017

Description	Borrower/Buyer	
	Debit	Credit
Financial		
Sale Price of Property	48,000.00	
Buyers funds to close		1,000.00
Prorations/Adjustments		
County Taxes PPN xx005 01/01/17 - 07/12/17		863.99
County Taxes PPN xx006 01/01/17 - 07/12/17		232.01
Title Charges and Escrow/Settlement Charges		
Commitment Fee to Barristers of Ohio	100.00	
Conditional Filing Fee to Barristers of Ohio	50.00	
Express/Courier Fee to Barristers of Ohio	13.61	
Incoming Wire Fee to Barristers of Ohio	5.00	
Settlement/Escrow fee to Barristers of Ohio	275.00	
Special Tax Search to Barristers of Ohio	50.00	

Description	Borrower/Buyer	
	Debit	Credit
Title Charges and Escrow/Settlement Charges (continued)		
Seller 1/2 owners policy to Barristers of Ohio Coverage: 48,000.00 Premium: 276.00	138.00	
Government Recording and Transfer Charges		
Recording Fees to Lorain County Recorder	28.00	
	Debit	Credit
Subtotals	48,659.61	2,096.00
Due from Buyer		46,563.61
Totals	48,659.61	48,659.61

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Barristers of Ohio to cause the funds to be disbursed in accordance with this statement.

Buyer

Green Pointe Management, LLC

BY: _____
Robert Gillespie,
Sole Managing Member

Cheryl Woodson
Settlement Officer

SETTLEMENT CERTIFICATION

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN A MORTGAGE LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated ___ (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash down payment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender. I have carefully reviewed the Closing Disclosure and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursement made on my account by me in this transaction. I further certify that I have received a copy of the Closing Disclosure.

Green Pointe Management, LLC

7/12/17

BY: _____

Date

Robert Gillespie,
Sole Managing Member

CERTIFICATION OF SELLER IN A MORTGAGE LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated ___ (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash down payment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including addenda). I have carefully reviewed the ALTA 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 by me in this transaction. I further certify that I have received a copy of the ALTA Settlement Statement.

Delinda Bittner

Date

CERTIFICATION OF SETTLEMENT AGENT IN A MORTGAGE LOAN TRANSACTION

To the best of my knowledge, the Closing Disclosure which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated

Barristers of Ohio, LLC

By: _____

Settlement Agent - Barristers of Ohio, LLC

Date

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda]

WARNING: It is a crime to knowingly make false statement 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.

Barristers of Ohio, LLC

6000 Parkland Blvd

Mayfield Heights, OH 44124

STANDARD CONDITIONS OF ACCEPTANCE OF ESCROW

6000 Parkland Blvd, Mayfield Heights, OH 44124

Escrow No.: 17-OH-05083

In the matter of sale of premises known as: 131 Oakwood Dr., Avon Lake, OH 44012

By: Delinda Bittner hereinafter known as Seller. To: Green Pointe Management, LLC hereinafter known as Buyer.

Instructions for escrow have been deposited in the form of a Sale Agreement dated _____ and/or Escrow instructions dated _____. With Barristers of Ohio, LLC, Escrow Agent

IN CONSIDERATION of the acceptance of the above escrow by Barristers of Ohio, LLC (hereinafter known as the Company) all of the parties agree that said acceptance is predicated upon the following conditions and stipulations and that any modification of said escrow instructions shall be subject to the following provisions:

1. If one or more of the parties to this escrow have failed to deposit on or before fifteen (15) days from and after the date hereof or the date expressly set forth in the instructions, whichever is later, the funds or documents required by the terms of the instructions; or within fifteen (15) days after written notice from the Company one or more of the parties hereto have failed to deposit additional funds or documents necessary to perform the conditions and requirements of the instructions; then the non-defaulting party may, upon written demand, terminate this escrow, or the Company at its option may terminate this escrow, and all funds and documents will then be returned to the parties depositing them. Absence of written demand shall be construed as an extension of time.
2. The Company shall be liable for only such funds and instruments as are actually deposited and received by it for the purposes of this escrow and shall have a lien on all funds and instruments deposited with it for the purposes of securing any fees, costs, or other charges incurred by it for the performance of any act enjoined upon it by the terms of the escrow agreement submitted herein. Any cash or checks required by the terms of the instructions and received by the Company may be deposited to the credit of the Company's escrow account in any depository which it may select and the Company shall not be liable for any loss or damage which may occur by reason of such deposit. All disbursements shall be made by the issuance of checks or wire transfers on such account. The Company shall not be liable for payment of any funds in the event it shall be prevented from making payment by operation of law otherwise. Funds in escrow shall not be entitled to dividends or interest. Any and all funds, documents, or property deposited by others than Seller and Buyer shall be subject to the instructions of such depositing parties.
3. The Company assumes no responsibility as to: (a) validity, collectability, genuineness of signature, negotiability, marketability of any stocks, bonds, currency, passbooks, checks, documents or negotiable instruments deposited in escrow; (b) any mechanics' liens or attested accounts which may be filed subsequent to the date of title examination; (c) the existence, condition or identity of any buildings, fixtures, improvements or installations located or presumed to be located upon the premises; (d) the existing sufficiency or transfer of any insurance thereon, the condition, title or delivery or any personal property; (e) the rights of any parties in possession whose interests do not appear of record; (f) any restrictions upon the use of the premises created by zoning ordinance, or any other exercises of the so-called "police power" by any governmental authority; (g) the identity of parties or the sufficiency of any agency; any agency created at the direction of a party to this escrow concerning anything required to be done for its completion by anyone other than the Company; (h) possession being given to the premises which are subject of the escrow; (i) existence or location of legal highways or improvements on or adjacent to the premises; (j) delay of this escrow due to fires, acts of God, acts of governmental authorities, strikes, or any other cause beyond the control of the Company; (k) any examination, adjustment or payment of special taxes or assessments or respreads of assessments of any kind, additions hereinafter made, if any, unless specifically instructed; (l) any matter or thing except as herein specifically imposed or assumed in these Standard Conditions of Acceptance of Escrow.
4. Phrases such as "to date of transfer", "as of date of filing", and the like shall be construed to mean to and including date title documents are filed for record. For the purpose of prorations, the Seller shall be considered the owner through the day of title transfer. Adjustments shall be made on the 365 day basis. "Water rent" and other service charges, including utilities, will not be adjusted, except upon an agreed amount furnished in writing by the parties prior to the filing of documents for record. Information secured by the Company relative to taxes, assessments, insurance, rents, interest and balance due on mortgages or other encumbrances may be relied upon in making payments or adjustments in accordance with the terms of instruction and shall be conclusive against the parties hereto. Taxes and assessments to be adjusted shall be calculated on the basis of a calendar year using the amount shown on the last available County Treasurer's tax duplicate that has been certified by the County Auditor as of the date of transfer of title in this escrow. Escrow Agent shall debit and/or credit Purchaser and Seller the amounts resulting from proration of taxes and assessments. In the event real estate taxes have been reduced as shown on the last available County Treasurer's tax duplicate that has been certified by the County Auditor as of the date of transfer to title, including, but not limited to, Seller's entitlement to a homestead exemption under Sections No. 323-151 through 323-157 of the revised code, adjustment of taxes in this escrow shall be made on the basis of such reduced amount unless principal parties hereto jointly instruct otherwise.
5. Where the holder of mortgage requires the consent for the assumption thereof, the Company may withhold filing of documents until such consent is furnished or the written waiver of such consent is furnished by the parties. If title is being conveyed subject to a mortgage and the principal balance is greater or smaller than the amount recited in the instructions such difference shall be adjusted between the parties in the escrow disbursements.
6. The Company is not required to commence any title examination until all funds and documents necessary to the completion of this transaction shall have been deposited in escrow. Provided the terms of the escrow can be compiled with, the Company will not withhold completion and settlement of the escrow, unless restrained by Order of Court, and in so doing the Company shall not be or become liable to either the Buyer or Seller for its failure or refusal to comply with conflicting or adverse claims or demands.
7. Unless otherwise specified in the instructions, Sellers shall be chargeable with the cost of the following items: examination of title and title evidence, transfer tax, one-half escrow fee, all taxes, and assessments due and payable to the County Treasurer at the date of filing the instruments for record in the within escrow, and costs of satisfying of record liens or encumbrances not specifically assumed by Buyer according to instructions herein. Unless otherwise specified in the instructions, Buyer shall be chargeable with the cost of the following items: one-half escrow fee, cost of recording deed, conveyance fee and Buyer's mortgage or mortgages, and any item of additional expense required by the Buyer or his mortgage not otherwise provided for herein. Seller agrees to pay all of the necessary expenses ordinarily chargeable to the Buyer that are not collectable from the Buyer by reason of any Governmental Regulations. The cost of any extraordinary services or expense shall be borne by the party benefited thereby. Parties hereby agree that in the event that the Escrow Agent is required to respond to any court action without fault of the Escrow Agent, then the Escrow Agent shall be reimbursed for all his costs and expenses, (including reasonable attorney fees), all of which shall be charged to the appropriate parties. The company is authorized to charge an annual fee of \$200.00 minimum per escrow file and deduct same from the deposits held in abandoned escrows.
8. The responsibility of the Company as to insurance shall be limited to proration of the premiums thereof and issuance of orders of transfer thereof when required by the instructions. The Company may rely on information provided to it on loan questionnaires or an original or any memorandum policies delivered into escrow prior to transfer of title, and any errors or omissions in such information shall be adjusted between the parties outside of escrow. Unless specifically authorized in writing by the Buyer, the Company shall have no responsibility to prorate premiums of or to transfer policies, which provide liability protection or insure chattels or personal property.
9. In the event the subject premises are located within a municipality which has enacted ordinances requiring escrow agents to receive statements, receipts, or other documents from the parties precedent to the closing or disbursement of an escrow transaction, the Buyer and Seller severally promise to comply with the provisions of such ordinances by furnishing the necessary documents in form satisfactory to the Company prior to and as a condition precedent to the transfer of title or the disbursement of funds from escrow.

Green Pointe Management, LLC

BY: 
Robert Gillespie,
Sole Managing Member

Delinda Bittner

BARRISTERS OF OHIO, LLC

By: _____
Cheryl Woodson

Authorization to Release Information

Buyer: Green Pointe Management, LLC

Seller: Delinda Bittner

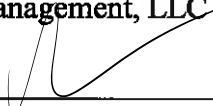
Property: 131 Oakwood Dr., Avon Lake, OH 44012

The undersigned hereby authorize(s) and direct(s) Barristers of Ohio to release any HUD-1 Settlement Statement to the attention of any real estate agent(s) involved in the above referenced real estate transaction. In authorizing Barristers of Ohio to release this information, the undersigned hereby agree(s) to hold Barristers of Ohio harmless from the application or enforcement of any state or federal privacy laws.

In addition, the undersigned hereby authorize(s) and direct(s) Barristers of Ohio to do the following:

Green Pointe Management, LLC

BY: _____


Robert Gillespie,
Sole Managing Member

Delinda Bittner

AFFIDAVIT OF "ARM'S LENGTH TRANSACTION"

All Parties to the contract on the premises dated _____;

Property address:

Hereby affirm that this is an "Arm's Length Transaction",

No party to this contract is a family member, business associate, or share a business interest with the mortgagor. Further, there are no hidden terms or special understandings between the seller or buyer or their agents or mortgagor.

The Buyers and Sellers nor their Agents have any agreements written or implied that will allow the Seller to remain in the property as renters or regain ownership of said property at anytime after the execution of this short sale transaction. None of the parties shall receive any proceeds from this transaction except the sales commission.

(Seller) Date

(Seller) Date

Print Name

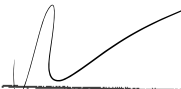
Print Name

(Seller's Agent) Date

(Buyer's Agent) Date

Print Name and Company

Print and Company



(Buyer) Date

(Buyer) Date

Robert Gillespie, Managing Member

Print Name and Title Co. Name

Print Name and Title Co. Name

BARRISTERS

OHIO

Signing of Additional Documents

File No.: 17-OH-05083

Buyer(s): Green Pointe Management, LLC

Seller(s): Delinda Bittner

Property Address: 131 Oakwood Dr., Avon Lake, OH 44012

Buyer(s) and Seller(s) hereby acknowledge(s) he/she may be asked to sign additional documentation required by Seller(s) Lender after the closing, and that if asked, Buyer(s) will accommodate said requests by Seller(s) Lender and/or Barristers of Ohio, LLC, and execute said documents.

Buyers

Green Pointe Management, LLC

BY: _____

Robert Gillespie,
Sole Managing Member

Sellers

Delinda Bittner

BARRISTERS

OHIO

The parties do hereby acknowledge that there may be assessments outstanding against the property that are not shown on the tax duplicates used for closing.

The parties agree to be responsible for their proportionate share of any said assessment and hold Barristers of Ohio, LLC harmless from any and all claims arising from those assessments.

Seller(s):

Delinda Bittner

Date

Buyer(s):

Green Pointe Management, LLC

BY: _____

Robert Gillespie,
Sole Managing Member

BARRISTERS OHIO

Affiliated Business Arrangement Disclosure Statement

This notice is required by the Real Estate Settlement Procedures Act (24 CFR Part 3500)

To: Green Pointe Management, LLC
From: Barristers of Ohio, LLC File #: 17-OH-05083
Property: 131 Oakwood Dr., Avon Lake, OH 44012
Date: June 7, 2017

This is to give you notice that Barristers of Ohio has a business relationship with Howard Hanna Smythe Cramer Company, Howard Hanna Company, Ohio Home Mortgage Assured Corporation d/b/a Howard Hanna Mortgage Services ("HHMS"), Howard Hanna Insurance Services, Inc. and Great Lakes Surveying, LLC. HHMS and the above referenced providers have the same parent company, Hanna Holdings, Inc., Hanna Holding's owns 100% of the above referenced providers with the exception of a 49% ownership interest in Great Lakes Surveying, LLC. Because of this relationship, this referral may provide Barristers of Ohio a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the settlement of your loan or for the purchase, sale or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Barristers of Ohio

Range of Fees

Owner Fee Title Insurance fees on purchases up to \$80,000.00 have a minimum cost of \$175.00 and Enhanced Coverage of \$200.00 On the excess over \$100,000:	Basic Coverage	Enhanced Coverage
	Per thousand	Per thousand
\$80,0001 - \$150,000	\$5.75	115% of Owners Fee
\$150,001 - \$250,000	\$4.50 + \$187.50	115% of Owners Fee
\$250,001 - \$500,000	\$3.50 + \$437.50	115% of Owners Fee
\$500,001-\$9,000,000	\$2.75 + \$812.50	115% of Owners Fee
Settlement Fee (Based on purchase price)	\$175.00 - \$600.00	
Title Endorsement Fees	\$200.00 to \$350.00	
Closing Protection Letter Fee	\$35.00 - \$85.00	
Title Charges	\$100.00 - \$600.00	

Howard Hanna Mortgage Services, Inc.

Range of Fees

Loan Origination Fee	0-1% of Loan Amount
Points	0-6% of Loan Amount
Commitment Fee	\$0.00 to \$500.00
Underwriting Fee	\$275.00 to \$375.00
Advance Equity Application Fee	\$500.00 to \$900.00
Document Preparation Fees	\$275.00 to \$375.00
Processing Fee	\$375.00 to \$500.00
Tax Service Fee	\$0.00 to \$85.00
Misc Fee (tax transcripts, VOE, etc)	\$20.00 to \$135.00

Howard Hanna Insurance Services, Inc.

Range of Fees

Insurance premiums vary with the amount of coverage. Policies for homes from \$50,000 to \$250,000 range from \$400.00 to \$1,800.00.

Great Lakes Surveying, LLC

Range of Fees

Single Family Residence Survey	\$160.00 to \$500.00
--------------------------------	----------------------

ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that Barristers of Ohio is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral.

Green Pointe Management, LLC

BY: _____

Robert Gillespie,
Sole Managing Member

6000 Parkland Blvd
Mayfield Heights, OH 44124

BARRISTERS

OHIO

June 7, 2017

Barristers of Ohio
6000 Parkland Blvd
Mayfield Heights, OH 44124

RE: 131 Oakwood Dr., Avon Lake, OH 44012

This letter is to advise you that all conditions, as stated in the Purchase Agreement, including and addendums have been completed and all contingencies in the Purchase Agreement or Addendums have been removed.

We authorize you, as Escrow Agent, to proceed with closing of the transaction pursuant to the terms of the Purchase Agreement.

Sincerely,

Green Pointe Management, LLC

BY: _____

Robert Gillespie,
Sole Managing Member

Delinda Bittner

DISBURSEMENT AUTHORIZATION

RE: 131 Oakwood Dr., Avon Lake, OH 44012

Dear Barristers of Ohio:

This letter serves as your authorization to disburse the proceeds of sale relative to the above captioned property as indicated below: **Note: Please complete forwarding address for final ALTA Statement to be sent.**

RC Check for full proceeds to be picked up at Barristers of Ohio

_____ Check for full proceeds to be mailed or Delivered via Overnight Mail for an additional charge. (Estimate of \$13.00 - Actual charges will apply)

To: _____

_____ Check for full proceeds to be wired for an additional charge of \$20.00 to:

(PLEASE NOTE: If the Property is in a trust or estate, then the account MUST be in the name of the trust or estate in order to wire funds.)

*****If at any time you wish to change the wire instructions you provide below, you MUST go to the Barristers of Ohio office with your ID and Voided Check to sign a new form. Email or phone notification will not be accepted*****

Bank Name _____

City _____ State _____

ABA # or Routing # _____

Account # _____

Account Name _____

WIRE OR EXPRESS MAIL FEE TO BE DEDUCTED FROM PROCEEDS

My signature below authorizes Barristers to proceed with the disbursement as instructed:

Green Pointe Management, LLC

Delinda Bittner

BY: _____

Robert Gillespie,
Sole Managing Member

Forwarding Address: _____

New Contact Number: _____

Last 4 digits of your SSN: _____

REAL PROPERTY CONVEYANCE FEE STATEMENT OF VALUE AND RECEIPT

If exempt by O.R.C. 31954(F)(3), Use DTE Form 100 (EX)

FOR COUNTY AUDITOR'S USE ONLY

Type Instrument <u>Warranty</u>	Tax List Year <u>2016</u>	County Number <u>47</u>	Tax Dist. Number	Date
------------------------------------	------------------------------	----------------------------	------------------	------

Property Located in The City of Avon Lake Taxing District

Name on Tax Duplicate Delinda Bittner Tax Duplicate Year 2016

Acct. or Permanent Parcel No. 04-00-030-125-005, 04-00-030-125-006 Map Book _____ Page _____
Description: Platted Unplatted

AUDITOR'S COMMENTS: Split New Plat New Improvements Partial Value
 C.A.U.V. Building Removed Other _____

**GRANTEE OR REPRESENTATIVE MUST COMPLETE ALL QUESTIONS IN THIS SECTION
TYPE ALL INFORMATION. SEE INSTRUCTIONS ON NEXT PAGE**

1. Grantor's Name Delinda Bittner Phone: 440-371-3738
2. Grantee's Name Green Pointe Management Phone: 330-635-9717
Grantee's Address 131 Oakwood Dr., Avon Lake, Ohio 44012
3. Address of Property 131 Oakwood Dr., Avon Lake, Ohio 44012
4. Tax Billing Address _____
5. Are there buildings on the land? YES NO If yes check type:
 1, 2 or 3 Family Dwlg. Condominium Apartment: No. of Units _____
 Manufactured (mobile) home Farm buildings Other _____
If land is vacant, what is intended use? _____
6. Conditions of Sale (Check all that apply): Grantor is Relative Part Interest Transfer Land Contract
 Trade Life Estate Leased Fee Leasehold Mineral Rights Reserved Gift
 Grantor is Mortgagee Other: _____
7. a) New Mortgage Amount (If any)..... \$ _____
b) Balance Assumed (If any)..... \$ _____
c) Cash (If any)..... \$ 48,000
d) Total Consideration (Add Lines 7a, 7b and 7c)..... \$ 48,000
e) Portion, if any, of total consideration paid for items other than real property..... \$ _____
f) Consideration for real property on which fee is to be paid (7d minus 7e)..... \$ 48,000
g) Name of Mortgagee _____
h) Type of Mortgage Conv. F.H.A. V.A. Other: _____
i) If gift, in whole or part, estimated market value of the real property..... \$ _____
8. Has the grantor indicated that this property is entitled to receive the senior citizen, disabled person, or surviving spouse homestead exemption for the preceding or current tax year? YES NO. If yes, complete DTE 101.
9. Has the grantor indicated that this property qualified for current agricultural use valuation for the preceding or current tax year? YES NO. If yes, complete DTE Form 102.
10. Application For 2 1/2% Reduction (NOTICE: failure to complete this application prohibits the owner from receiving this reduction until another proper and timely application is filed): Will this property be grantees principal residence by January 1 of next year? YES NO.
If yes, is the property a multi-unit dwelling? YES NO.

Number
No. of Parcels
DTE Code No.
Neigh. Code
No. of Acres
Land Value
Bldg. Value
Total Value
DTE Use Only
DTE Use Only
DTE Use Only
DTE Use Only
Consideration
DTE Use Only Valid Sale
1 YES 2 NO

I DECLARE UNDER PENALTIES OF PERJURY THAT THIS STATEMENT HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS A TRUE, CORRECT AND COMPLETE STATEMENT.

SIGNATURE of GRANTEE or REPRESENTATIVE _____ PRINT NAME _____ DATE _____

RECEIPT FOR PAYMENT OF CONVEYANCE FEE

The conveyance fee required by section 319.54(F)(3) R.C., and , if applicable, the fee required by Chapter 322 R.C., in the total amount of \$ _____ has been paid by _____ and received

by the Lorain County Auditor.

Mark R. Stewart

COUNTY AUDITOR DATE _____

REVIEWED AND ACCEPTED

False (Per ORC 317.114 space above this line is reserved for county engineer, county auditor and county recorder)


GENERAL WARRANTY DEED

Delinda Bittner, married, Grantor, of Lorain County, Ohio, for valuable consideration paid, grant, with general warranty covenants, to **Green Pointe Management, LLC, An Ohio Limited Liability Company**, Grantee, whose tax-mailing address is 131 Oakwood Dr., Avon Lake, OH 44012, the following described **REAL PROPERTY**:

Situated in the City of Avon Lake, County of Lorain, and State of Ohio, and known as being Sublots Nos. 27 and 29, Block 5 in Avon Dover Beach Subdivision No. 1 of part of Original Township Lot No. 30, as shown by the recorded plat of said Subdivision in Volume 11, Page 27 of Lorain County Records, as appears by said plat, be the same more or less.

Prior Instrument: 2015-0545710
Parcel No.: 04-00-030-125-005 and 04-00-030-125-006
Property Address: 131 Oakwood Dr., Avon Lake, OH 44012

EXCEPTIONS TO THE GENERAL WARRANTIES: (a) such encroachments and recorded restrictions, easements and conditions, including without limitations subsurface rights, which do not materially adversely affect the Property's use or value; (b) zoning ordinances, if any; (c) taxes and assessments, whether general or special, which are a lien on the Property but not yet payable.

 First American Title™	Commitment for Title Insurance
	ISSUED BY First American Title Insurance Co
Commitment	

FIRST AMERICAN TITLE INSURANCE CO, a California corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate 180 days after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

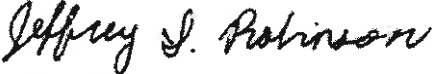
This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

In Witness Whereof, First American Title Insurance Co has caused its corporate name to be affixed by its duly authorized officers on the date shown in Schedule A.

First American Title Insurance Company



Dennis J. Gilmore
President



Jeffrey S. Robinson
Secretary

(This Commitment is valid only when Schedules A and B are attached)


This jacket was created electronically and constitutes an original document

INSURANCE FRAUD WARNING: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF FRAUD.

Copyright 2006-2009 American Land Title Association. All rights reserved. The use of this form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at < <http://www.alta.org/>>.

 First American Title™	Commitment for Title Insurance
	ISSUED BY First American Title Insurance Co
Schedule A	

File No.: 17-OH-05083

1. Effective Date: May 26, 2017 at 08:00 AM

2. Policy (or Policies) to be issued:	<u>AMOUNT</u>
a. ALTA Owners Policy (2006)	\$48,000.00
Proposed Insured: Green Pointe Management, LLC	

3. The estate or interest in the land described or referred to in this Commitment is:
(Identify estate covered, i.e. Fee, Leasehold, etc.)

Fee Simple.

4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:

Delinda Bittner

5. The land referred to in this Commitment is described as follows:


Situated in the City of Avon Lake, County of Lorain, and State of Ohio, and known as being Sublots Nos. 27 and 29, Block 5 in Avon Dover Beach Subdivision No. 1 of part of Original Township Lot No. 30, as shown by the recorded plat of said Subdivision in Volume 11, Page 27 of Lorain County Records, as appears by said plat, be the same more or less.

Issuing Agent: Barristers of Ohio
Agent ID No.: 4040303
Address: 6000 Parkland Blvd
City, State, Zip: Mayfield Heights, OH 44124
Telephone: 216-986-7600



Authorized Countersignature
(This Schedule A valid only when Schedule B is attached)

INSURANCE FRAUD WARNING: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF FRAUD.


 First American Title™	Commitment for Title Insurance
	ISSUED BY First American Title Insurance Co
Schedule BI	

File No.: 17-OH-05083

REQUIREMENTS

The following requirements must be satisfied:

1. Payment of the full consideration to, or for the account of, the grantors or mortgagor.
2. Submit to the Company documentary evidence issued by the appropriate office in its state of domicile that Green Pointe Management is a duly registered legal entity in good standing.
3. Submit to the Company a Resolution by the Board of Directors or Shareholders of Green Pointe Management, authorizing the mortgage and directing the proper officers to execute the Mortgage on behalf of the Corporation.
4. Warranty Deed from Delinda Bittner, and spouse/s, if any to Green Pointe Management.
5. Mortgage to be insured from Green Pointe Management to To Be Determined.
6. Satisfactory Release or Subordination of all liens shown in Schedule B, Section II.

 First American Title TM	Commitment for Title Insurance
	ISSUED BY First American Title Insurance Co
Schedule BII	

File No.: 17-OH-05083

EXCEPTIONS

The policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
2. Any facts, rights, interests, or claims that are not shown in the public records but that could be ascertained by an inspection of the land or by making inquiry of persons in possession of the land.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the land, and that are not shown in the public records.
4. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the public records.
5. Rights of parties in possession of all or any part of the premises, including, but not limited to, easements, claims of easements or encumbrances that are not shown in the public records.
6. The lien of the real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the public records.
7. The following exception will appear in any loan policy to be issued pursuant to this commitment: Oil and gas leases, pipeline agreements, or any other instrument related to the production or sale of oil or natural gas which may arise subsequent to the Date of Policy.
8. Coal, oil, natural gas, or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
9. 2016 Tax Duplicate for Parcel Number 04-00-030-125-005 (as to Lot 27);

SCHEDULE BII

(Continued)

10. The first half tax in the amount of \$809.99, including current assessments, if any, is UNPAID.

The second half tax in the amount of \$809.99, including current assessments, if any, is UNPAID.

Total due to bring taxes current, including current tax due, assessments, delinquencies, penalties and interest, if any, is \$2,111.16.

Assessed Values:

Land: \$6,920 Building: \$18,850 Total: \$25,770

Taxes and Assessments for subsequent years are undetermined, and a lien, not yet due or payable.

Delinquent utility charges, weed cutting, and waste removal charges may become a lien on the subject real estate. No liability is assumed by the company for ascertaining the status of these charges. The proposed insured is cautioned to obtain the current status of these payments.

Taxes or assessments approved, levied or enacted by the State, County, Municipality, Township or similar taxing authority, but not yet certified to the tax duplicate of the County in which the land is situated, including but not limited to any retroactive increases in taxes or assessments resulting from any retroactive increase in the valuation of the land by the State, County, Municipality, Township, or other taxing authority.

11. NOTE: A search for uncertified special tax assessments has not been performed.

12. 2016 Tax Duplicate for Parcel Number 04-00-030-125-006 (as to Lot 29);

13. The first half tax in the amount of \$217.51, including current assessments, if any, is UNPAID.

The second half tax in the amount of \$217.51, including current assessments, if any, is UNPAID.

Total due to bring taxes current, including current tax due, assessments, delinquencies, penalties and interest, if any, is \$749.11.

Assessed Values:

Land: \$6,920 Building: \$0 Total: \$6,920

Taxes and Assessments for subsequent years are undetermined, and a lien, not yet due or payable.

Delinquent utility charges, weed cutting, and waste removal charges may become a lien on the subject real estate. No liability is assumed by the company for ascertaining the status of these charges. The proposed insured is cautioned to obtain the current status of these payments.

Taxes or assessments approved, levied or enacted by the State, County, Municipality, Township or similar taxing authority, but not yet certified to the tax duplicate of the County in which the land is situated, including but not limited to any retroactive increases in taxes or assessments resulting from any retroactive increase in the valuation of the land by the State, County, Municipality, Township, or other taxing authority.

14. NOTE: A search for uncertified special tax assessments has not been performed.


15. Open-End Mortgage from Robert L. Ott and Kathleen Ott, husband and wife, to FirstMerit Bank, N.A., in the amount of \$80,000.00, recorded October 19, 2005 as Instrument No. 20050104809. (Covering caption)

16. This Deed of Trust or Mortgage states that it secures an Equity Line/Revolving Line of Credit. If this loan is to be paid off in this transaction then proper steps should be taken to ensure that the Company will be provided with a Full Satisfaction or Full Reconveyance for recording after payoff.

SCHEDULE BII

(Continued)

17. Restrictions and any other terms, covenants and conditions disclosed by instrument recorded in Deed Volume 202, Page 18 on June 23, 1924 and any subsequent instruments pertinent thereto, but deleting therefrom, any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 U.S.C. 3604(c).
18. The following 24 month chain of title is being shown per customer request and is for informational purposes only:
19. Delinda Bittner acquired title by Quit-Claim Deed recorded as Instrument No. 2015-0545710 filed on May 22, 2015.
20. Kathleen J. Ott acquired title by Affidavit of Surviving Spouse or Joint Survivor recorded as Instrument No. 2015-0545709 filed on May 22, 2015.
21. Robert L. Ott and Kathleen J. Ott acquired title by Estate by the Entireties with Survivorship Deed recorded in Deed Volume 1368, Page 820 filed on April 03, 1985.
22. Robert L. Ott acquired title by Quit-Claim Deed recorded in Volume 997, Page 114 filed on December 08, 1969.
23. Robert L. Ott and Mary Lou Ott acquired title by Warranty Deed recorded in Volume 861, Page 175 filed on November 08, 1963.

 <i>First American Title</i>	Commitment for Title Insurance
	ISSUED BY First American Title Insurance Company
Exhibit A	

File No.: 17-OH-05083

The Land referred to herein below is situated in the County of LORAIN, State of OHIO, and is described as follows:

Situated in the City of Avon Lake, County of Lorain, and State of Ohio, and known as being Sublots Nos. 27 and 29, Block 5 in Avon Dover Beach Subdivision No. 1 of part of Original Township Lot No. 30, as shown by the recorded plat of said Subdivision in Volume 11, Page 27 of Lorain County Records, as appears by said plat, be the same more or less.