

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 2021-23677 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 (2021-23677.PFD/2021-23677/4)

D. NAME AND ADDRESS OF BUYER Davic Enterprises Inc 987 Railroad Street Grafton, OH 44044	E. NAME AND ADDRESS OF SELLER Geraldine Fitzpatrick 549 Purdue Avenue Elyria, OH 44035	F. NAME AND ADDRESS OF LENDER
G. PROPERTY LOCATION 549 Purdue Avenue Elyria, OH 44035	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 October 30, 2021

J. SUMMARY OF BUYER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BUYER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract Sales Price	25,000.00	401. Contract Sales Price	25,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	896.00	403.	
104.		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 BUYER</b>	<b>25,896.00</b>	<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>25,000.00</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money		501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	2,557.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage to US Bank	16,410.40
205.		505. Payoff Second Mortgage	
206.		506.	
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 01/01/21 to 10/31/21	962.59	511. County Taxes 01/01/21 to 10/31/21	962.59
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517. Full Year 2020 Tax & Delinqu to Lorain County T	5,069.51
218.		518.	
219.		519.	
<b>220. TOTAL PAID BY/FOR BUYER</b>	<b>962.59</b>	<b>520. TOTAL REDUCT. AMT DUE SELLER</b>	<b>25,000.00</b>
<b>300. CASH AT SETTLEMENT FROM/TO BUYER:</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
301. Gross Amount Due From Buyer (Line 120)	25,896.00	601. Gross Amount Due To Seller (Line 420)	25,000.00
302. Less Amount Paid By/For Buyer (Line 220)	( 962.59)	602. Less Reductions Due Seller (Line 520)	( 25,000.00)
<b>303. CASH ( X FROM ) ( TO ) BUYER</b>	<b>24,933.41</b>	<b>603. CASH ( TO ) ( FROM ) SELLER</b>	<b>0.00</b>

**L. SETTLEMENT CHARGES**

<b>700. TOTAL COMMISSION Based on Price</b>	\$	25,000.00	@	6.0000 %	1,500.00		
<i>Division of Commission (line 700) as Follows:</i>							
701. \$750.00	to	Realty Trust Services, LLC				PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
702. \$750.00	to	JBS REALTY					
703. Commission Paid at Settlement							
704. Brokerage Fee			to			249.00	
<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 TotIns. for LifeOfLoan			months				
903. Hazard Insurance Premium			1.0 years				
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	Mount Morris Title Agency LLC				350.00	350.00
1102. Update/Wire/Filing Fee	to	Mount Morris Title Agency LLC				75.00	75.00
1103. Title Examination	to	Mount Morris Title Agency LLC					350.00
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				87.50	87.50
<i>(includes above item numbers:</i>							
1109. Lender's Coverage	\$						
1110. Owner's Coverage	\$	25,000.00				175.00	
1111. Endorsements		Mount Morris Title Agency LLC					
1112. Closing Protection Coverage		First American Title Insurance Company					
1113. Use Letter							
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>							
1201. Recording Fees: Deed	\$	34.50	; Mortgage	\$		Releases	\$ 34.50
1202. City/County Tax/Stamps: Deed			100.00	; Mortgage			100.00
1203. State Tax/Stamps: Revenue Stamps				; Mortgage			
1204.		Cuyahoga County Fiscal Office					
1205.							
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>							
1301. Survey	to						
1302. Pest Inspection	to						
1303.							
1304.							
1305.							
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>						896.00	2,557.50