

Realty Trust Services, LLC

Property Address:
1510 North Leavitt Road
Lorain, OH 44052

Buyer/Borrower: Jeremy Kovach
Seller: Christine A. Adkins and Rick Adkins
Listing Agent: Jennifer Hite
Selling Agent: Tim Debronsky
Sales Price: \$102,000.00


\$2,550.00

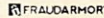
Selling Agent Commission / 2022-170

06/08/2022

Amount Breakdown

Selling Agent Commission \$2,550.00

 Security features are included. Details on back.



American Patriot Title
5425 Detroit Road Suite #1
Sheffield Village, OH 44054

US BANK
25900 Country Club Blvd.
N. Olmsted, OH 44070
56-258/412

File #: 2022-170

Two Thousand Five Hundred Fifty And 00/100 Dollars

Date
06/08/2022

Amount
\$2,550.00

*Pay
to the
Order
of*

Realty Trust Services, LLC
7721 West Ridge Road
Elyria, OH 44035

Sharon A. Sweda MP

Selling Agent Commission / 2022-170

⑈026759⑈ ⑆041202582⑆ 130123433646⑈

Settlement Statement

Your Order Summary

FILE #	2022-170	PROPERTY ADDRESS	1510 North Leavitt Road Lorain, OH 44052	LOAN #	505798179
PREPARED	06/09/2022	BUYER	Jeremy Kovach	TITLE BY	American Patriot Title Agency
SETTLEMENT	06/08/2022	SELLER	Christine A. Adkins and Rick Adkins	OUR ADDRESS	5425 Detroit Road Suite 1 Sheffield Village, OH 44054
DISBURSEMENT	06/08/2022	LENDER	Flagstar Bank, FSB	OUR PHONE #	(440) 934-7008
SETTLEMENT LOCATION	5425 Detroit Road Suite 1 Sheffield Village, OH 44054			ESCROW OFFICER	Bill Masters

Charges

SELLER DEBIT	SELLER CREDIT	PRIMARY CHARGES & CREDITS	BUYER DEBIT	BUYER CREDIT
	\$102,000.00	Sales Price of Property	\$102,000.00	
		Deposit		\$1,000.00
		Loan Amount		\$81,600.00
		Lender Credit		\$212.19
SELLER DEBIT	SELLER CREDIT	PRORATIONS/ADJUSTMENTS	BUYER DEBIT	BUYER CREDIT
\$338.76		County Taxes 01/01/2022 to 06/08/2022		\$338.76
\$114.00		Title Policy Adjustment		\$114.00
SELLER DEBIT	SELLER CREDIT	LOAN CHARGES	BUYER DEBIT	BUYER CREDIT
		1.75% of Loan Amount (Points)	\$1,428.00	
		Credit Report Fee to Advantage Credit	\$35.50	
		Processing Fee to RJ Grey Mortgage Processing, LLC	\$495.00	
		Appraisal Fee to Single Source (\$500.00 POC by Borrower)		
		Flood Certification Fee to First American Flood	\$5.75	
		Tax Service Fee to First American Re Tax	\$79.00	
		Prepaid Interest (\$12.02 per day from 06/08/2022 to 07/01/2022)	\$276.38	
SELLER DEBIT	SELLER CREDIT	IMPOUNDS	BUYER DEBIT	BUYER CREDIT
		Homeowner's insurance \$43.92 per month for 3 mo.	\$131.76	
		Property taxes \$65.22 per month for 3 mo.	\$195.66	
		Aggregate adjustment		\$0.04
SELLER DEBIT	SELLER CREDIT	GOVERNMENT RECORDING AND TRANSFER CHARGES	BUYER DEBIT	BUYER CREDIT
		Recording Fees	\$204.00	
		---Deed: \$34.00		
		---Mortgage: \$170.00		
		Auditor's Transfer Fee (County Deed Taxes) to Lorain County Auditor	\$0.50	
\$408.00		Transfer Tax (County Deed Taxes) to Lorain County Auditor		
SELLER DEBIT	SELLER CREDIT	COMMISSIONS	BUYER DEBIT	BUYER CREDIT
\$3,895.00		Listing Agent Commission to Howard Hanna		
\$2,550.00		Selling Agent Commission to Realty Trust Services, LLC		

SELLER DEBIT	SELLER CREDIT	TITLE CHARGES	BUYER DEBIT	BUYER CREDIT
\$65.00		Title - Document Delivery to American Patriot Title Agency	\$65.00	
		Title - CPL (Lender) to Chicago Title Insurance Company	\$40.00	
\$45.00		Title - Electronic Security/Storage Fee to American Patriot Title Agency	\$45.00	
\$350.00		Title - Exam Fee to American Patriot Title Agency		
		Title - Lender's ALTA 8.1-06 Endorsement to Chicago Title Insurance Company	\$50.00	
		Title - Lender's ALTA 9-06 Endorsement to Chicago Title Insurance Company	\$150.00	
		Title - Lender's OTIRB OH-101 Endorsement to Chicago Title Insurance Company	\$25.00	
		Title - Lender's OTIRB OH-112 Endorsement to Chicago Title Insurance Company	\$150.00	
		Title - Lender's Title Policy to Chicago Title Insurance Company	\$328.00	
\$100.00		Title - Mobile Notary to American Patriot Title Agency	\$100.00	
\$80.00		Title - Overnight/Courier to American Patriot Title Agency	\$60.00	
\$400.00		Title - Settlement Fee to American Patriot Title Agency	\$400.00	
		Title - Special Tax Search to American Patriot Title Agency	\$40.00	
		Title - Title Commitment-Binder to American Patriot Title Agency	\$100.00	
\$75.00		Title - Transfer Service Fee to American Patriot Title Agency		
\$35.00		Title - Wire Fee to American Patriot Title Agency	\$35.00	
\$179.25		Title - Owner's Title Policy to Chicago Title Insurance Company	\$179.25	
SELLER DEBIT	SELLER CREDIT	MISCELLANEOUS CHARGES	BUYER DEBIT	BUYER CREDIT
\$60.00		Deed Preparation to Sam Bradley, Attorney		
		Home Warranty to America's Home Warranty	\$425.00	
\$391.29		Last half 2021 taxes to Lorain County Treasurer		
		Survey to W R Wallace, LLC	\$155.00	
\$1.00		Tax Bill Duplicate to Lorain County Treasurer		
\$200.00		Water Hold to American Patriot Title Agency		
		Homeowner's Insurance Premium to ASI	\$527.00	
SELLER DEBIT	SELLER CREDIT	TOTALS	BUYER DEBIT	BUYER CREDIT
\$9,287.30	\$102,000.00		\$107,725.80	\$83,264.99

CASH FROM BUYER \$24,460.81

CASH TO SELLER \$92,712.70

Acknowledgement

We/I have carefully reviewed this 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 this settlement statement.

We/I authorize American Patriot Title Agency to cause the funds to be disbursed in accordance with this statement.

Buyer

Jeremy Kovach Date

Sellers

Christine A. Adkins Date

Settlement Agency

Rick Adkins Date

Settlement Agent Date