

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.
	6. FILE NUMBER: 23-2539			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 (23-2539 / 18)

D. NAME AND ADDRESS OF BORROWER: Thomas C. Hawing 420 E 64th Street Apt W10K New York, NY 10065	E. NAME AND ADDRESS OF SELLER: Guy Haramaty 4421 Acacia Drive South Euclid, OH 44121	F. NAME AND ADDRESS OF LENDER:
G. PROPERTY LOCATION: 3822 Carlyle Avenue Cleveland, OH 44109 Cuyahoga County, Ohio	H. SETTLEMENT AGENT: Terra Blue Title Agency, LLC 83-1130039 PLACE OF SETTLEMENT: 27629 Chagrin Boulevard, Unit 106 Woodmere, OH 44122	I. SETTLEMENT DATE: February 2, 2023 DISBURSEMENT DATE: February 2, 2023

J. SUMMARY OF BORROWER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	
104.	
105.	
<i>Adjustments for items paid by seller in advance</i>	
106. City/Town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<i>Adjustments for items unpaid by seller</i>	
210. City/Town taxes	
211. County taxes 07/01/22 to 02/03/23	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross amount due from Borrower (Line 120)	
302. Less amount paid by/for Borrower (Line 220)	()
303. CASH FROM BORROWER	

K. SUMMARY OF SELLER'S TRANSACTION		
400. GROSS AMOUNT DUE TO SELLER:		
401. Contract sales price	50,000.00	
402. Personal property		
403.		
404.		
405.		
<i>Adjustments for items paid by seller in advance</i>		
406. City/Town taxes		
407. County taxes		
408. Assessments		
409.		
410.		
411.		
412.		
420. GROSS AMOUNT DUE TO SELLER		50,000.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
501. Excess deposit (see instructions)		
502. Settlement charges to seller (line 1400)	3,800.00	
503. Existing loan(s) taken subject to		
504. Payoff of first mortgage loan		
505. Payoff of second mortgage loan		
506.		
507. Dep. disbursed as proceeds		
508.		
509.		
<i>Adjustments for items unpaid by seller</i>		
510. City/Town taxes		
511. County taxes 07/01/22 to 02/03/23	845.55	
512. Assessments		
513.		
514.		
515. Pay taxes current 015-02-105	2,630.48	
516.		
517. Water Hold	275.00	
518.		
519.		
520. TOTAL REDUCTION AMOUNT DUE SELLER		7,551.03
600. CASH AT SETTLEMENT TO/FROM SELLER:		
601. Gross amount due to Seller (Line 420)	50,000.00	
602. Less reductions due Seller (Line 520)	(7,551.03)	
603. CASH TO SELLER		42,448.97

L. SETTLEMENT CHARGES										
700. TOTAL COMMISSION Based on Price	\$	@	%	2,500.00						
<i>Division of Commission (line 700) as Follows:</i>										
701.	\$ 1,000.00	to	Realty Trust Services							
702.	\$ 1,500.00	to	Keller Williams Chervenik Realty							
703.	Commission Paid at Settlement									2,500.00
704.	Additional Commission \$500 plus \$395 to Thomas C. Hawing									
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 fee		to							
807.	Assumption fee		to							
808.			to							
809.			to							
810.			to							
811.			to							
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE										
901.	Interest From	02/02/23	to	03/01/23	@	\$	/day	(27 days	%)	
902.	Mortgage insurance premium	for	month	to						
903.	Hazard insurance premium	for	year	to						
904.		for	year	to						
905.			to							
1000. RESERVES DEPOSITED WITH LENDER										
1001.	Hazard insurance	Months	@	\$	per	Month				
1002.	Mortgage insurance	Months	@	\$	per	Month				
1003.	City property taxes	Months	@	\$	per	Month				
1004.	County taxes	Months	@	\$	per	Month				
1005.	Annual assessments	Months	@	\$	per	Month				
1006.		Months	@	\$	per	Month				
1007.		Months	@	\$	per	Month				
1008.		Months	@	\$	per	Month				
1100. TITLE CHARGES										
1101.	Closing Fee	to	Terra Blue Title Agency, LLC						400.00	
1102.	Search Fee	to	Terra Blue Title Agency, LLC						400.00	
1103.	Title examination	to								
1104.	Commitment Fee	to	Terra Blue Title Agency, LLC							
1105.	Conditional Filing Fee	to	Terra Blue Title Agency, LLC						75.00	
1106.	Notary fees	to	Terra Blue Title Agency, LLC						125.00	
1107.	Attorney Fee	to	Abbie B. Leska, Esq						100.00	
	(includes above item numbers:)							
1108.	Owner's policy premium	to	Terra Blue Title Agency, LLC							
	(includes above item numbers:)							
1109.	Lender's coverage									
1110.	Owner's coverage	\$ 50,000.00			287.50					
1111.		to								
1112.		to								
1113.		to								
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES										
1201.	Recording fees:	Deed	\$ 34.00;	Mortgage	;	Releases				
1202.	City/County tax/stamps:	Deed	\$ 200.00;	Mortgage					200.00	
1203.	State tax/stamps:	Deed	;	Mortgage						
1204.	Recording Fee	to	Cuyahoga County Fiscal Office							
1205.		to								
1300. ADDITIONAL SETTLEMENT CHARGES										
1301.	Survey	to								
1302.	Pest inspection	to								
1303.		to								
1304.		to								
1305.		to								
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)									3,800.00	

Certified to be a true copy.

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

Terra Blue Title Agency, LLC, Settlement Agent

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.

HUD-1, Attachment

Borrower: Thomas C. Hawing
420 E 64th Street Apt W10K
New York, NY 10065

Seller: Guy Haramaty
4421 Acacia Drive
South Euclid, OH 44121

Lender:

Settlement Agent: Terra Blue Title Agency, LLC
(216)930-4100

Place of Settlement: 27629 Chagrin Boulevard, Unit 106
Woodmere, OH 44122

Settlement Date: February 2, 2023

Disbursement Date: February 2, 2023

Property Location: 3822 Carlyle Avenue
Cleveland, OH 44109
Cuyahoga County, Ohio

Guy Haramaty