

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 type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER: 90305.001			7. LOAN NUMBER: LINDA UPSON	
	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.*

D. NAME AND ADDRESS OF BUYER: Linda Upson	E. NAME AND ADDRESS OF SELLER: Rosemary H. Braeckel	F. NAME AND ADDRESS OF LENDER: _____
G. PROPERTY LOCATION: 625 Overton St., Unit 1 Newport, KY 41071 Campbell County, Kentucky	H. SETTLEMENT AGENT: Central Land Title Agency PLACE OF SETTLEMENT 3074 Madison Road Cincinnati, OH 45209	I. SETTLEMENT DATE: July 28, 2015

J. SUMMARY OF BUYER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BUYER:	
101. Contract Sales Price	390,000.00
102. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	2,366.50
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to	
107. County Taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. GROSS AMOUNT DUE FROM BUYER	392,366.50
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:	
201. Deposit or earnest money	5,000.00
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 01/01/15 to 07/28/15	2,273.83
211. County Taxes 01/01/15 to 07/28/15	739.11
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BUYER	8,012.94
300. CASH AT SETTLEMENT FROM/TO BUYER:	
301. Gross Amount Due From Buyer (Line 120)	392,366.50
302. Less Amount Paid By/For Buyer (Line 220)	(8,012.94)
303. CASH (X FROM) (TO) BUYER	384,353.56

K. SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	390,000.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes to	
407. County Taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	390,000.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	18,890.00
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage to Wells Fargo Home Mortgage	176,974.77
505. Payoff Second Mortgage	
506. Deposit retained by broker	5,000.00
507.	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes 01/01/15 to 07/28/15	2,273.83
511. County Taxes 01/01/15 to 07/28/15	739.11
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	203,877.71
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	390,000.00
602. Less Reductions Due Seller (Line 520)	(203,877.71)
603. CASH (X TO) (FROM) SELLER	186,122.29

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Buyer

Linda Upson

Seller

Rosemary H. Braeckel

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price				\$	390,000.00	@	6.0000 %	23,400.00			
<i>Division of Commission (line 700) as Follows:</i>											
701.	\$ 11,700.00	to	Huff Realty								
702.	\$ 11,700.00	to	Comey & Shepherd					Less Deposit Retained	5,000.00		
703.	Commission Paid at Settlement										18,400.00
704.	to										
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 Ins. App. Fee		to								
807.	Assumption Fee		to								
808.											
809.											
810.											
811.											
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE											
901.	Interest From	to	@ \$	/day	(days)	%			
902.	MIP Totlns. for LifeOfLoan	for	months	to							
903.	Hazard Insurance Premium for	years	to								
904.											
905.											
1000. RESERVES DEPOSITED WITH LENDER											
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						
1100. TITLE CHARGES											
1101.	Closing & Legal Fees	to	Barron Peck Bennie & Schlemmer						750.00		
1102.	Abstract or Title Search	to	Barron Peck Bennie & Schlemmer						150.00		
1103.	Title Examination	to									
1104.	Title Insurance Commitment Fee	to	Central Land Title Agency						25.00		
1105.	Document Preparation	to	Barron Peck Bennie & Schlemmer				Deed			75.00	
1106.	Payoff Courier Fee	to	Barron Peck Bennie & Schlemmer							25.00	
1107.	Attorney's Fees	to									
	<i>(includes above item numbers:)</i>										
1108.	Title Insurance	to	First American Title Insurance Company						1,295.00		
	<i>(includes above item numbers:)</i>										
1109.	Lender's Coverage	\$									
1110.	Owner's Coverage	\$	390,000.00					1,295.00			
1111.	Kentucky Municipal Tax	to	Central Land Title Agency						129.50		
1112.											
1113.											
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES											
1201.	Recording Fees: Deed	\$	17.00	; Mortgage	\$			Releases	\$	17.00	
1202.	City/County Tax/Stamps: Deed									390.00	
1203.	State Tax/Stamps: Deed										
1204.											
1205.											
1300. ADDITIONAL SETTLEMENT CHARGES											
1301.	Survey	to									
1302.	Pest Inspection	to									
1303.											
1304.											
1305.											
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)									2,366.50	18,890.00	

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Central Land Title Agency
Settlement Agent