



A. SETTLEMENT STATEMENT (HUD-1)

B. TYPE OF LOAN		
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> CONV. UNINS.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.	
6. FILE NUMBER: 11-3112-23-P-E		7. LOAN NUMBER 569279427
8. MORTGAGE INS. CASE NO.:		

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 "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME & ADDRESS OF BORROWER:	Hao Xie 152 Baltusrol Place, San Ramon, CA 94583
E. NAME & ADDRESS OF SELLER:	Trenton Property Management, LLC, an Ohio Limited Liability Company 6751 Forest Hill Lane, Hamilton, OH 45011
F. NAME & ADDRESS OF LENDER:	First Place Bank 1080 Nimitzview Drive, Ste 100, Cincinnati, OH 45230
G. PROPERTY LOCATION:	2001 Monarch Drive, Middletown, OH 45044
H. SETTLEMENT AGENT:	Fidelity Land Title Agency Of Cincinnati, Inc.
PLACE OF SETTLEMENT:	10723 Montgomery Road, Cincinnati, OH 45242 (513) 489-2900
I. SETTLEMENT DATE:	10/27/2011

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower:		400. Gross Amount Due To Seller:	
101. Contract sales price	89,000.00	401. Contract sales price	89,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (line 1400)	3,842.02	403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller In Advance:		Adjustments For Items Paid By Seller In Advance:	
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.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower:	92,842.02	420. Gross Amount Due To Seller:	89,000.00
200. Amounts Paid By Or In Behalf Of Borrower:		500. Reductions In Amount Due To Seller:	
201. Deposit or earnest money	1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	66,750.00	502. Settlement charges to seller (line 1400)	61,787.58
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Appraisal Fee Credit	350.00	504. Payoff 1st Mtg. Ln.	
205.		505. Payoff 2nd Mtg. Ln.	
206. POBOB-Transfer Tax	267.50	506. POBOB-Transfer Tax	267.50
207.		507. Property Tax-Delinquent Taxes	918.51
208.		508. Deposit To Seller	1,000.00
209.		509.	
Adjustments For Items Unpaid By Seller:		Adjustments For Items Unpaid By Seller:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/11 to 10/27/11	1,368.04	511. County taxes 01/01/11 to 10/27/11	1,368.04
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower:	69,735.54	520. Total Reductions In Amount Due Seller:	65,341.63
300. Cash At Settlement From/To Borrower:		600. Cash At Settlement From/To Seller:	
301. Gross amount due from borrower (line 120)	92,842.02	601. Gross amount due to seller (line 420)	89,000.00
302. Less amount paid by/for borrower (line 220)	69,735.54	602. Less reductions in amount due seller (line 520)	65,341.63
303. Cash (<input checked="" type="checkbox"/>FROM) (<input type="checkbox"/>TO) Borrower:	23,106.48	603. Cash (<input checked="" type="checkbox"/>TO) (<input type="checkbox"/>FROM) Seller:	23,658.37

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. SETTLEMENT CHARGES		Escrow: 11-3112-23-P-E	
700. Total Real Estate Broker Fees		Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
Division of Commission (line 700) As Follows:			
701. \$	to		
702. \$	to		
703. Commission paid at settlement			
704.			
800. Items Payable In Connection With Loan:			
801. Our origination charge First Place Bank	\$750.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges First Place Bank	(from GFE A)	750.00	
804. Appraisal fee to Buhrlage Appraisals, LLC	(from GFE #3)	325.00	
805. Credit report to CBC Innovis	(from GFE #3)	33.00	
806. Tax service to CoreLogic Real Estate Information	(from GFE #3)	75.00	
807. Flood certification CoreLogic Flood Services	(from GFE #3)	11.00	
808.			
809.			
810.			
811.			
812.			
813.			
814.			
815.			
816.			
817.			
818.			
819.			
900. Items Required By Lender To Be Paid In Advance:			
901. Daily interest charges from 10/27/2011 to 11/01/2011 @ \$ 8.5800 /day (5 days)	(from GFE #10)	42.90	
902. Mortgage insurance premium for mo. to	(from GFE #3)		
903. Homeowner's insurance for 1 yrs. to American Modern Ins	(from GFE #11)	241.92	
904. Flood insurance premium for yrs. to			
905.			
906.			
1000. Reserves Deposited With Lender:			
1001. Initial deposit for your escrow account	(from GFE #9)	796.70	
1002. Homeowner's insurance 6 months @ \$ 20.16 per month \$120.96			
1003. Mortgage insurance 0 months @ \$ 0.00 per month			
1004. City property taxes 0 months @ \$ 0.00 per month			
1005. County property taxes 5 months @ \$ 139.16 per month \$695.80			
1006. Annual assessments 0 months @ \$ 0.00 per month			
1007. Flood insurance 0 months @ \$ 0.00 per month			
1008. 0 months @ \$ 0.00 per month			
1009. Aggregate Adjustment \$(20.06)			
1010.			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	833.00	
1102. Settlement or closing fee to			
1103. Owner's title insurance Fidelity Land Title Agency Of Cincinnati, Inc.	(from GFE #5)		
1104. Lender's title insurance Fidelity Land Title Agency Of Cincinnati, Inc. \$268.00			
1105. Lender's title policy limit \$ 66,750.00			
1106. Owner's title policy limit \$ 89,000.00			
1107. Agent's portion of the total title insurance premium \$0.00 / \$227.80 Fidelity Land Title Agency Of Cincinnati, Inc. / Fidelity Land Title Agency Of Cincinnati, Inc.			
1108. Underwriter's portion of the total title insurance premium \$0.00 / \$40.20 NONE / Old Republic National Title Insurance Company			
1109. EPA & Survey Endorsement to Fidelity Land Title Agency Of Cincinnati, Inc. \$125.00			
1110. Closing Service Letter-Lender to Old Republic \$35.00			
1111.			
1112.			
1113.			
1114.			
1200. Government Recording and Transfer Charges:			
1201. Government recording charges	(from GFE #7)	216.00	
1202. Deed \$ 36.00 Mortgage \$ 180.00 Releases \$ 144.00			144.00
1203. Transfer taxes	(from GFE #8)	267.50	
1204. City/County tax/stamps Deed \$ 267.50 Mortgage \$ 0.00			
1205. State tax/stamps Deed \$ 0.00 Mortgage \$ 0.00			
1206.			
1207.			
1300. Additional Settlement Charges:			
1301. Required services that you can shop for	(from GFE #6)		
1302. Payoff 1st Mortgage to Chester Czaplicki			35,247.92
1303. Payoff 2nd Mortgage to Nancy E. Alexander			23,162.92
1304. Payoff 3rd Mortgage to EquityTrustCo.CustodianFboWilliamRDenHerderRothIRA			3,232.74
1305. Home Inspection to VonStein & Co.		250.00	
1306.			
1307.			
1400. Total Settlement Charge (Enter on line 103, Section J - and - line 502, Section K)		3,842.02	61,787.58

I have carefully reviewed the HUD-1 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 or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrowers/Purchasers

Sellers

Hao Xie

Trenton Property Management, LLC, an
Ohio Limited Liability Company

By: _____
Doris H. McCall, Managing Member

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: _____ Date: _____
Elizabeth Speranza, Fidelity Land Title Agency Of Cincinnati, Inc.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.