^	OMB No.	2502	0000
'nΓ`	OMB No.	2502-	0265



A. SETTLEMENT STATEMENT (HUD-1)

					JE OMD	NO. 2302-0203
	B.	TYPE	Ξ	OF	LOAN	
	1.	FHA	2.	RHS	3. X	CONV. UNINS.
	4.	VA	5.	CONV. IN	S.	
		NUMBER			NUMBER	
	11-3	112-23-P-l	Ε	569279	427	
	8. MOF	RTGAGE IN	IS. CAS	E NO.:	•	
nounts nai	d to and by t	he settleme	nt agent	are shown I	tems	

87) * * 1/4 * 1/4/4 *		6. FILE NUMBER: 7. LOAN NUMBER 11-3112-23-P-E 569279427	
A PAN DEVELOPME		8. MORTGAGE INS. CASE NO.:	
C. NOTE: This form is furnished to give you a statement of act marked "(p.o.c.)" were paid outside the closing: the		nounts paid to and by the settlement agent are shown. Items rmational purposes and are not included in the totals.	
D. NAME & ADDRESS OF BORROWER: Hao Xie 152 Baltusrol Place, Sa	-		
E. NAME & ADDRESS Trenton Property Management, LLC, an Ohio Limited Liability Company			
OF SELLER: 6751 Forest Hill Lane, F. NAME & ADDRESS First Place Bank	Hamilton, OH 45011		
OF LENDER: 1080 Nimitzview Drive			
G. PROPERTY LOCATION: 2001 Monarch Drive, N H. SETTLEMENT AGENT: Fidelity Land Title Age			
PLACE OF SETTLEMENT: 10723 Montgomery Ro			
I. SETTLEMENT DATE: 10/27/2011			
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower: 101. Contract sales price	89,000.00	400. Gross Amount Due To Seller: 401. Contract sales price	89,000.00
102. Personal property	87,000.00	402. Personal property	82,000.00
103. Settlement charges to borrower: (line 1400)	3,842.02		
104. 105.		404. 405.	
100.		400.	
Adjustments For Items Paid By Seller In Advan	ice:	Adjustments For Items Paid By Seller In Advan	ce:
106. City/town taxes to		406. City/town taxes to	
107. County taxes to 108. Assessments to		407. County taxes to 408. Assessments to	
109.		409.	
110.		410.	
111. 112.		411. 412.	
113.		413.	
114.		414.	
115. 116.		415. 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		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s) 203. Existing loan(s) taken subject to	66,750.00	502. Settlement charges to seller (line 1400) 503. Existing loan(s) taken subject to	61,787.58
204. Appraisal Fee Credit	350.00		
205.		505. Payoff 2nd Mtg. Ln.	
206. POBOB-Transfer Tax 207.	267.50	506. POBOB-Transfer Tax	267.50
208.		507. Property Tax-Delinquent Taxes 508. Deposit To Seller	918.51 1,000.00
209.		509.	-,
Adjustments For Items Unpaid By Seller: 210. City/town taxes to		Adjustments For Items Unpaid By Seller: 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. 215.		514. 515.	
216.		516.	
217.		517.	
218. 219.		518. 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		89,000.00 65 241 62
302. Less amount paid by/for borrower (line 220)	69,735.54		65,341.63
303. Cash (XFROM) (TO) Borrower:	23,106.48	603. Cash (XTO) (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 701. \$ to 702. \$ to 703. Commission paid at settlement 704. 800. Items Pavable In Connection With Loan: 801. Our origination charge First Place Bank 802. Your credit or charge (points) for the specific interest rate chosen 803. Your adjusted origination charges First Place Bank 804. Appraisal fee to Buhrlage Appraisals, LLC 805. Credit report to CBC Innovis 806. Tax service to CoreLogic Real Estate Information (from GFE #3) 33.00 806. Tax service to CoreLogic Real Estate Information 807. Total Real Estate Escrow: 11-3112-23-P-E Paid From Borrower's Funds At Settlement Settlement (from GFE #1) (from GFE #1) (from GFE #2) 325.00 806. Tax service to CoreLogic Real Estate Information (from GFE #3) 75.00	Paid From Seller's Funds At Settlement
Borrower's Funds At Settlement Set	Seller's Funds At
701. \$ to 702. \$ to 703. Commission paid at settlement 704. 800. Items Pavable In Connection With Loan: 801. Our origination charge First Place Bank 802. Your credit or charge (points) for the specific interest rate chosen 803. Your adjusted origination charges First Place Bank 804. Appraisal fee to Buhrlage Appraisals, LLC 805. Credit report to CBC Innovis At Settlement	At
701. \$ to 702. \$ to 703. Commission paid at settlement 704. 800. Items Payable In Connection With Loan: 801. Our origination charge First Place Bank 802. Your credit or charge (points) for the specific interest rate chosen 803. Your adjusted origination charges First Place Bank 804. Appraisal fee to Buhrlage Appraisals, LLC 805. Credit report to CBC Innovis Fettlement Settlement Settlement 100 101 102 103 104 105 105 105 106 107 107 107 107 108 108 109 109 109 109 109 109	
702. \$ to 703. Commission paid at settlement 704. 800. Items Pavable In Connection With Loan: 801. Our origination charge First Place Bank 802. Your credit or charge (points) for the specific interest rate chosen 803. Your adjusted origination charges First Place Bank 804. Appraisal fee to Buhrlage Appraisals, LLC 805. Credit report to CBC Innovis 108. Tommunication with Loan: 8750.00 (from GFE #1) 8750.00 (from GFE #2) 8750.00 (from GFE #3)	Settlement
800. Items Payable In Connection With Loan: 801. Our origination charge First Place Bank 802. Your credit or charge (points) for the specific interest rate chosen 803. Your adjusted origination charges First Place Bank 804. Appraisal fee to Buhrlage Appraisals, LLC 805. Credit report to CBC Innovis (from GFE #3) 806. Items Payable In Connection With Loan: \$750.00 (from GFE #1) (from GFE A) 750.00 807. Credit report to CBC Innovis (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3) 807. Our origination charge First Place Bank (from GFE #3) 807. Our origination charge First Place Bank (from GFE #3) 807. Our origination charge First Place Bank (from GFE #3) 807. Our origination charge First Place Bank (from GFE #3) 807. Our origination charge First Place Bank (from GFE #3) 807. Our origination charge First Place Bank (from GFE #3) 807. Our origination charge First Place Bank (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3) 807. Our origination charges First Place Bank (from GFE #3)	
800. Items Pavable 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)750.00804. Appraisal fee to Buhrlage Appraisals, LLC(from GFE #3)325.00805. Credit report to CBC Innovis(from GFE #3)33.00	
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)750.00804. Appraisal fee to Buhrlage Appraisals, LLC(from GFE #3)325.00805. Credit report to CBC Innovis(from GFE #3)33.00	
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)750.00804. Appraisal fee to Buhrlage Appraisals, LLC(from GFE #3)325.00805. Credit report to CBC Innovis(from GFE #3)33.00	
803. Your adjusted origination charges First Place Bank(from GFE A)750.00804. Appraisal fee to Buhrlage Appraisals, LLC(from GFE #3)325.00805. Credit report to CBC Innovis(from GFE #3)33.00	
804. Appraisal fee to Buhrlage Appraisals, LLC(from GFE #3)325.00805. Credit report to CBC Innovis(from GFE #3)33.00	
805. Credit report to CBC Innovis (from GFE #3) 33.00	
806. Tax service to CoreLogic Real Estate Information (from GFF #3) 75.00	
` '	
807. Flood certification CoreLogic Flood Services (from GFE #3) 11.00	
808. 809.	
810.	
811.	
812.	
813.	
814.	
815. 816.	
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	
904. Flood insurance premium 101 yrs. to	
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	
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.
1203. Transfer taxes (from GFE #8) 267.50	
1204. City/County tax/stamps Deed \$ 267.50	
1205. State tax/stamps Deed \$ 0.00 Mortgage \$ 0.00	
1206.	
1300. Additional Settlement Charges:	
1301. Required services that you can shop for (from GFE #6)	
1302. Payoff 1st Mortgage to Chester Czaplicki	35,247.
1303. Payoff 2nd Mortgage to Nancy E. Alexander	23,162
1304. Payoff 3rd Mortgage to EquityTrustCo.CustodianFboWilliamRDenHerderRothIRA	3,232.
1305. Home Inspection to VonStein & Co. 250.00	
1306. 1307.	
LANT.	61,787.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		
Charges That Cannot Increase	HUD-1 Line Number	
Our origination charge	# 801	
Your credit or charge (points) for the specific interest rate chosen	# 802	
Your adjusted origination charges	# 803	
Transfer taxes	#1203	

Good Faith Estimate	HUD-1
750.00	750.00
750.00	750.00
267 50	267.50

Charges That in Total Cannot Increase More Tha	n 10%
Government recording charges	#1201
Flood Certification	# 807
Tax Service	# 806
Credit Report	# 805
Title Services and lender's title insurance	#1101
Appraisal	# 804
	#
	#
	#
	#
	#
	#
	Total
	Increase between GFE and HUD-1 Charges

Good Faith Estimate	HUD-1
210.00	216.00
11.00	11.00
75.00	75.00
33.00	33.00
763.00	833.00
350.00	325.00
1,442.00	1,493.00
\$ 51.00 0	

Charges That Can Change	
Initial deposit for your escrow account	#1001
Daily interest charges	# 901 \$ 8.5800 /day
Homeowner's insurance	# 903
	#
	#
	#
	#
	#
	#
	#
	#
	#
	#

Good Faith Estimate	HUD-1
223.00	796.70
8.58	42.90
420.00	241.92

Loan Terms

Your initial loan amount is	\$ 66,750.00
Your loan term is	30 years
Your initial interest rate is	4.625000 %
Your initial monthly amount owed for principal, interest, and and any mortgage insurance is	\$ 343.19 includes X Principal X Interest Mortgage Insurance
Can your interest rate rise?	X No. Yes, it can rise to a maximum of %. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	X No. Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	X No. Yes, the first increase can be on and the monthly amount owed can rise to \$ The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	X No. Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	\boxed{X} No. $\boxed{\ }$ Yes, you have a balloon payment of $\$$ due in years on $\boxed{\ }$
Total monthly amount owed including escrow account payments	 ☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☐ X You have an additional monthly escrow payment of \$ 159.32 that results in a total initial monthly amount owed of \$ 502.51 . This includes principal, interest, any mortgage insurance and any items checked below: ☐ X Property taxes ☐ Flood Insurance ☐ ☐

 $\textbf{Note:} \ \ \text{If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.}$

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 Trenton Property Management, LLC, an Ohio Limited Liability Company Hao Xie 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.

SELLER'S AND/OR BORROWER'S STATEMENT

11-3112-23-P-E

Elizabeth Speranza, Fidelity Land Title Agency Of Cincinnati, Inc.

Settlement Agent:

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.

Date: _