

A U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT <b>SETTLEMENT STATEMENT</b>	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 151-726408-NWOR			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.

D. NAME AND ADDRESS OF BUYER Walter E. Baranowski 6742 Osborn Avenue Hammond, Indiana 46323	E. NAME AND ADDRESS OF SELLER The Department of Housing and Urban Development 40 Marietta Street Atlanta GA 30303	F. NAME AND ADDRESS OF LENDER Cash Sale
G. PROPERTY LOCATION 6647 California Avenue Hammond, IN 46323 Lake County, Indiana	H. SETTLEMENT AGENT 31-1641648 Contract Processing and Title Agency, Ltd  PLACE OF SETTLEMENT 14074 Trade Center Drive, Suite 119 Fishers, IN 46038	I. SETTLEMENT DATE August 2, 2011

J. SUMMARY OF BUYER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BUYER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract Sales Price	23,100.00	401. Contract Sales Price	23,100.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	494.00	403.	
104.		404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
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.	
<b>120. GROSS AMOUNT DUE FROM BUYER</b>	<b>23,594.00</b>	<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>23,100.00</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money	500.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	3,702.44
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507. (Deposit disb. as proceeds)	
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes	to	510. City/Town Taxes	to
211. County Taxes	01/01/11 to 08/02/11	511. County Taxes	01/01/11 to 08/02/11
212. Assessments	to	512. Assessments	to
213. 10/11 2nd Half Taxes	1,134.95	513. 10/11 2nd Half Taxes	1,134.95
214.		514.	
215.		515.	
216.		516. See addit'l disb. exhibit	1,819.22
217.		517.	
218.		518.	
219.		519.	
<b>220. TOTAL PAID BY/FOR BUYER</b>	<b>2,959.58</b>	<b>520. TOTAL REDUCT. AMT DUE SELLER</b>	<b>7,986.24</b>
<b>300. CASH AT SETTLEMENT FROM/TO BUYER:</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
301. Gross Amount Due From Buyer (Line 120)	23,594.00	601. Gross Amount Due To Seller (Line 420)	23,100.00
302. Less Amount Paid By/For Buyer (Line 220)	( 2,959.58)	602. Less Reductions Due Seller (Line 520)	( 7,986.24)
<b>303. CASH ( X FROM ) ( TO ) BUYER</b>	<b>20,634.42</b>	<b>603. CASH ( X TO ) ( FROM ) SELLER</b>	<b>15,113.76</b>



2011 AUG 28 PM 12:47  
 MICHAEL REICHERMAN  
 RECORDER

STATE OF INDIANA  
 LAKE COUNTY  
 FILED FOR RECORD

\$ 14  
 CS  
 LRA  
 NON  
 CONF

**L. SETTLEMENT CHARGES**

700. TOTAL COMMISSION Based on Price				\$	@	%	1,386.60		PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
<i>Division of Commission (line 700) as Follows:</i>										
701.	\$693.30	to	Century 21 Executive Realty							
702.	\$693.30	to	Executive LLC							
703.	Commission Paid at Settlement									1,386.60
704.	to									
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>										
801.	Loan Origination Fee	%	to							
802.	Loan Discount	%	to							
803.	Appraisal Fee		to							
804.	Credit Report		to							
805.	Tax Service Fee		to							
806.	Loan Underwriting Fee		to							
807.	Loan Processing Fee		to							
808.	Document Preparation Fee									
809.	Flood Certification Fee									
810.	MERS Fee									
811.										
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>										
901.	Interest From	to	@ \$	/day	(	days	)	%		
902.	MIP Totlns. for LifeOfLoan	months								
903.	Hazard Insurance Premium	1.0	years							
904.										
905.										
<b>1000. RESERVES DEPOSITED WITH LENDER</b>										
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
<b>1100. TITLE CHARGES</b>										
1101.	Settlement or Closing Fee	to	Contract Processing and Title Agency, Ltd							165.00
1102.	Title Services	to	Contract Processing and Title Agency, Ltd						375.00	
1103.	Title Exam/Review/Preparation	to								
1104.	E-Mail Service	to								
1105.	Overnight/Courier Service	to								
1106.	Wire Service	to								
1107.	Attorney's Services	to								
	<i>(includes above item numbers: )</i>									
1108.	Title Insurance	to							84.00	
	<i>(includes above item numbers: )</i>									
1109.	Lender's Coverage	\$								
1110.	Owner's Coverage	\$	23,100.00					84.00		
1111.	TIEFF Fee	to	Old Republic National Title Insurance Company						5.00	
1112.										
1113.	Express Mail/Courier Services									
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>										
1201.	Recording Fees: Deed	\$	18.00							18.00
	Mortgage	\$								
1202.	City/County Tax/Stamps: Deed									
	Mortgage									
1203.	State Tax/Stamps: Revenue Stamps									
	Mortgage									
1204.	Sales Disclosure Recording	to	Lake County Auditor						15.00	
1205.	Recording Service/Handling	to	Contract Processing and Title Agency, Ltd						15.00	
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>										
1301.	Survey	to								
1302.	Pest Inspection	to								
1303.	10/11 1st Half Taxes	to	Lake County Treasurer					with a \$113.50	1,248.45	
1304.	09/10 1st Half Taxes	to	Lake County Treasurer						889.39	
1305.										
1400.	<b>TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>								494.00	3,707.44

Certified to be a true copy.

  
 ( 151-726408-NWOR / 151-726408-NWOR / 9 )