

\*\*\*\* REAL ESTATE CLOSING \*\*\*\*

5600021219

Buyer/Borrower: Craig R. Clements and Heather C. Clements

Seller: Michael Simpson and Barbara Simpson, husband and wife

Lender: Stearns Lending, LLC

5800403841

Property: 30 N. Western Avenue/Lake Forest

Settlement Date: August 19, 2016

Closer/Responsible Party: Maryann Joyner

Disbursement Date: August 22, 2016

Printed By: Maryann Joyner

Check Amount: \$112,038.42

16WSS205088LP

Pay To: CRAIG R. CLEMENTS AND HEATHER C. CLEMENTS

For:

# Chicago Title and Trust Company

175 East Hawthorn Pkwy #225, Vernon Hills, IL 60061

Phone: (847)367-5820 | FAX: (847)367-5945

## MASTER STATEMENT

**Settlement Date:** August 19, 2016

**Escrow Number:** CMLP-5136-16WSS205088LP

**Disbursement Date:** August 19, 2016

**Escrow Officer:** Maryann Joyner

**Borrower:** Craig R. Clements and Heather C. Clements

1560 Big Oaks Court

Lake Forest, IL 60045

**Seller:** Michael Simpson and Barbara Simpson

30 N. Western Avenue

Lake Forest, IL 60045

**Property:** 30 N. Western Avenue

Lake Forest, IL 60045

Parcel ID(s): 12-33-414-002-0000, 12-33-414-004-0000

**Lender:** Stearns Lending, LLC

4 Hutton Centre Drive, 10th Floor

Santa Ana, CA 92707-8788

**Loan Number:** 5800403841

SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
<b>FINANCIAL CONSIDERATION</b>			
	1,395,000.00	Sale Price of Property	1,395,000.00
		Deposit or earnest money	43,612.50
		Retained by @ properties (\$38,962.50)	
		Deposit or earnest money	31,137.50
		Retained by @Properties (\$31,137.50)	
		Loan Amount	1,000,000.00
<b>PRORATIONS/ADJUSTMENTS</b>			
20,147.94		County Taxes	20,147.94
		01/01/16 to 08/19/16	
192.92		2016 Re Tax Credit	192.92
		01/01/16 to 08/19/16	
<b>NEW LOAN CHARGES - Stearns Lending, LLC</b>			
<b>Total Loan Charges: \$3,774.48</b>			
		% of Loan Amount (Points)	1,000.00
		Administration Fee	1,100.00
		Appraisal Fee to Tri Mavin/Robert Stoneking	450.00
		Credit Report Fee to Informative Research	12.00
		Flood Certification to Corelogic	4.00
		Mers Fee to MERS	11.95
		Tax Service Fee to LoanCare	68.00
		Prepaid Interest	1,128.53
		\$86.81000 per day from 08/19/16 to 09/01/16	
		Stearns Lending, LLC	
<b>TITLE &amp; ESCROW CHARGES</b>			
		ALTA 6-06 - Variable Rate (CLTA 111.5-06) to	175.00
		Chicago Title Company, LLC	
		ALTA 8.1-06 - Environmental Protection Lien (CLTA	175.00
		110.9-06) to Chicago Title Company, LLC	

**MASTER STATEMENT - Continued**

SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
			<b>TITLE &amp; ESCROW CHARGES (continued)</b>
		250.00	Title - Chain of Title 24 Month to Chicago Title Company, LLC
125.00			Title - Commitment Update Fee to Chicago Title Company, LLC
		25.00	Title - CPL Fee to Buyer to Chicago Title Insurance Company
		25.00	Title - CPL Fee to Lender to Chicago Title Insurance Company
50.00			Title - CPL Fee to Seller to Chicago Title Insurance Company
		40.00	Title - Email Package Fee to Chicago Title Company, LLC
		2,375.00	Title - Escrow Fees to Chicago Title and Trust Company
		500.00	Title - Lender's Title Insurance to Matthew T. Albrecht
		25.00	Title - Overnight/Express Delivery Service Fee to Chicago Title Company, LLC
		125.00	Title - Policy Update Fee to Chicago Title Company, LLC
3.00		3.00	Title - State of Illinois Policy Registration Fee to Chicago Title Company, LLC
80.00			Title - Wire Fee to Seller to Chicago Title and Trust Company
		80.00	Title - Wire Transfer Service Fee to Chicago Title and Trust Company
4,125.00			Title - Owner's Title Insurance to Matthew T. Albrecht
			Policies to be issued:
			Owners Policy
			Coverage: \$1,395,000.00 Premium: \$4,125.00
			Version: ALTA Owner's Policy 2006
			Loan Policy
			Coverage: \$1,000,000.00 Premium: \$500.00
			Version: ALTA Loan Policy 2006
			<b>RECORDING CHARGES</b>
		92.00	Recording Fees to Lake County Recorder
		\$53.00	Mortgage/Deed of Trust
		\$39.00	Mortgage/Deed of Trust
697.50			County Transfer Tax to Chicago Title Company, LLC
1,395.00			State Transfer Tax to Chicago Title Company, LLC
			<b>MISCELLANEOUS CHARGES</b>
		1,889.00	Homeowner's Insurance Premium to State Farm Insurance companies
			12 months
		450.00	Buyer's Attorney Fee to Mary Rebecca McNeill
38,962.50			Commission to @ properties
31,137.50			Commission to @Properties

**MASTER STATEMENT - Continued**

SELLER			BORROWER	
\$	DEBITS	\$	CREDITS	
			\$	DEBITS
				\$
				CREDITS
		<b>MISCELLANEOUS CHARGES (continued)</b>		
18,950.00		Per Direction Holdback to Mary Rebecca McNeill, as Escrowee		
850.00		Sellers Attorney Fee to Matthew T. Albrecht		
1,100.00		Survey to MM Surveying Company, Inc		
117,816.36	1,395,000.00	<b>Subtotals</b>	1,405,003.48	1,095,090.86
		<b>Balance Due FROM Borrower</b>		309,912.62
1,277,183.64		<b>Balance Due TO Seller</b>		
1,395,000.00	1,395,000.00	<b>TOTALS</b>	1,405,003.48	1,405,003.48

I have carefully reviewed the 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 Settlement Statement.

SELLER:

Michael Simpson


Barbara Simpson

BORROWER:

  
Craig R. Clements

Heather C. Clements

To the best of my knowledge, the 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.

  
Chicago Title and Trust Company  
Settlement Agent