

\*\*\*\* 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

<p><b>Settlement Date:</b> August 19, 2016  <b>Disbursement Date:</b> August 19, 2016  <b>Borrower:</b> Craig R. Clements and Heather C. Clements          1560 Big Oaks Court          Lake Forest, IL 60045</p> <p><b>Seller:</b> Michael Simpson and Barbara Simpson          30 N. Western Avenue          Lake Forest, IL 60045</p> <p><b>Property:</b> 30 N. Western Avenue          Lake Forest, IL 60045          Parcel ID(s): 12-33-414-002-0000, 12-33-414-004-0000</p> <p><b>Lender:</b> Stearns Lending, LLC          4 Hutton Centre Drive, 10th Floor          Santa Ana, CA 92707-8788  <b>Loan Number:</b> 5800403841</p>	<p><b>Escrow Number:</b> CMLP-5136-16WSS205088LP  <b>Escrow Officer:</b> Maryann Joyner</p>
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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**

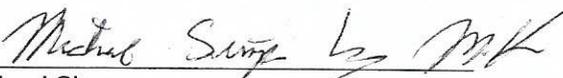
SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
			<b>TITLE &amp; ESCROW CHARGES (continued)</b>
			Title - Chain of Title 24 Month to Chicago Title Company, LLC
		250.00	
	125.00		Title - Commitment Update Fee to Chicago Title Company, LLC
			Title - CPL Fee to Buyer to Chicago Title Insurance Company
		25.00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

**MASTER STATEMENT - Continued**

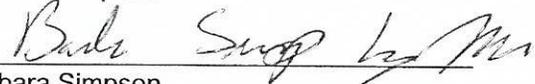
SELLER			BORROWER				
\$	DEBITS	\$	CREDITS	\$	DEBITS	\$	CREDITS
			<b>MISCELLANEOUS CHARGES (continued)</b>				
	18,950.00		Per Direction Holdback to Mary Rebecca McNeill, as Escrowee				
	850.00		Sellers Attorney Fee to Matthew T. Albrecht				
	1,100.00		Survey to MM Surveying Company, Inc				
117,816.36		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:

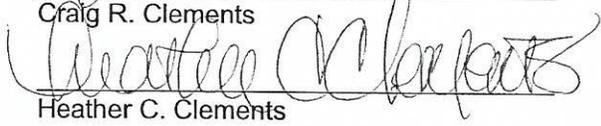


Michael Simpson



Barbara Simpson

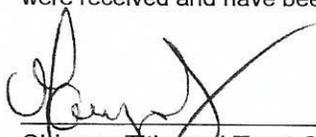
BORROWER:

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