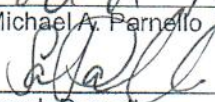


Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Premier Title to cause the funds to be disbursed in accordance with this statement.

Borrower


Michael A. Parnello


Sarah Parnello

Seller

Daniel Letchinger and David Letchinger, as Successor Co-Trustee of the Robert S. Letchinger Trust dated January 29, 1994 *Daniel Letchinger, Co-Trustee*


BY:

By Betty Buccieri POA

David Letchinger, Co-Trustee

BY:

By: Betty Buccieri POA


Mireya Santiago

Closing Disclosure

Closing Information

Date Issued 08/14/2020
Closing Date 08/14/2020
Disbursement Date 08/14/2020
Settlement Agent Premier Title
File # 2020-02311-PT
Property 535 E. Scranton Avenue
 Lake Bluff, IL 60044

Sale Price \$807,500

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$807,500.00
01 Sale Price of Property	\$807,500.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	

N. Due from Seller at Closing \$79,270.96

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$50,426.36
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Paid Owners Title Insurance	\$3,070.00
09	
10	
11	
12	
13	

14	
15	
16	
17	
18	
19	

Adjustments for Items Unpaid by Seller

14 County Taxes	07/01/19 to 12/31/19	\$10,949.23
15 County Taxes	01/01/20 to 08/14/20	\$14,825.37
16 Assessments		
17		
18		
19		

CALCULATION

Total Due to Seller at Closing (M)	\$807,500.00
Total Due from Seller at Closing (N)	-\$79,270.96
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$728,229.04

Transaction Information

Borrower Michael A. Parnello and Sarah Parnello
 229 E. Prospect Ave
 Lake Bluff, IL 60044

Seller Daniel Letchinger and David Letchinger, as Successor
 Co-Trustees of the Robert S. Letchinger Trust dated
 January 29, 1994

Contact Information

REAL ESTATE BROKER (B)

Name	Berkshire Hathaway HomeServices Chicago
Address	778 N. Western Avenue Lake Forest, IL 60045
IL License ID	477012547
Contact	Carleigh Goldsberry
Contact IL License ID	475167724
Email	CGoldsberry@BHHSChicago.com
Phone	224-558-1993

REAL ESTATE BROKER (S)

Name	Griffith Grant & Lackie
Address	8 E. Scranton Avenue Lake Bluff, IL 60044
IL License ID	477003296
Contact	Catherine McKechney
Contact IL License ID	475137969
Email	cmckechney@ggrealty.com
Phone	(847)602-6366

SETTLEMENT AGENT

Name	Premier Title
Address	1350 W. NW Hwy Arlington Heights, IL 60004
IL License ID	TA.08.0801441
Contact	Post Closing
Contact IL License ID	N/A
Email	info@premier-title.com
Phone	847-255-7100

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 0.25% of Loan Amount (Points) to Guaranteed Rate Inc.		
02 Application Fees to Guaranteed Rate Inc.		
03 Lender Fees to Guaranteed Rate Inc.		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01 Appraisal Fee to Nomadic Appraisals, Inc.		
02 Credit Report to Factual Data		
03 Title - DFI Fee-Buyer to Premier Title		
04 Title - DFI Fee-Seller to Premier Title	\$3.00	
05 Title - Underwriter CPL Fee-Buyer to First American Title Insurance Company		
06 Title - Underwriter CPL Fee-Lender to First American Title Insurance Company		
07 Title - Underwriter CPL Fee-Seller to First American Title Insurance Company	\$50.00	
08 Undisclosed Debt Report to Factual Data by CBC		
09		
10		
C. Services Borrower Did Shop For		
01 Title - ALTA Endorsement 8.1 (Environmental Protection Lien) to Premier Title		
02 Title - ALTA Endorsement 9-06 (Restrictions, Encroachments, Minerals - Loan Policy) to Premier Title		
03 Title - E-mail Pkg/Processing fee to Premier Title		
04 Title - Later Date Fee to Premier Title		
05 Title - Lender's Title Insurance to Premier Title		
06 Title - Overnight Package/Processing Fee to Premier Title		
07 Title - Recording & Technology Fee-Buyer to Premier Title		
08 Title - Search & Exam Fee to Premier Title	\$250.00	
09 Title - Settlement/Closing Fee to Premier Title		
10 Title - Update Fee to Premier Title	\$200.00	
11 Title - Wire in Fee to Premier Title		
12		
13		
14		
15		
16		
17		
18		
19		

Closing Cost Details

Other Costs		Seller-Paid	
		At Closing	Before Closing
E. Taxes and Other Government Fees			
01 Recording Fees	Deed: Mortgage:		
02 County tax/stamps to Lake County Recorder		\$403.75	
03 Lake Bluff Transfer Stamps to City of Lake Bluff			
04 State tax/stamps to Lake County Recorder		\$807.50	
05			
F. Prepays			
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance			
02 Mortgage Insurance			
03 Property Taxes			
04			
05			
06			
07			
08 Aggregate Adjustment			
H. Other			
01 Pay 2nd Installment 2019 Tax to Lake County Treasurer	12-21-214-022		
02 Preparation Expensed for Sale to Catherine McKechney		\$6,954.00	
03 Real Estate Commission to Griffith Grant & Lackle		\$20,957.50	
04 Real Estate Commission to Berkshire Hathaway HomeServices Chicago		\$19,812.50	
05 Seller Attorney Fee			
06 Survey Fee to R.E. Decker		\$925.00	
07 Title - Owner's Title Insurance (optional) to Premier Title			
08 Water Bill to North Shore Water Reclamation District		\$63.11	
J. TOTAL CLOSING COSTS		\$50,426.36	

Closing Disclosure - Attachment

Borrower: Michael A. Parnello
Sarah Parnello
229 E. Prospect Ave
Lake Bluff, IL 60044

Seller: Daniel Letchinger and David
Letchinger, as Successor Co-Trustees
of the Robert S. Letchinger Trust
dated January 29, 1994

Settlement Agent: Premier Title
1350 W. NW Hwy
Arlington Heights, IL 60004
847-255-7100

Closing Date: August 14, 2020

Disbursement Date: August 14, 2020

Property Location: 535 E. Scranton Avenue
Lake Bluff, IL 60044

Confirm Receipt

Daniel Letchinger and David Letchinger, as Successor
Co-Trustee of the Robert S. Letchinger Trust dated January
29, 1994

BY: Daniel Letchinger, Co-Trustee
By Betty Buccini POA

BY: David Letchinger, Co-Trustee
By Betty Buccini POA

8/14/2020
Date

ILLINOIS

Jesse White, Secretary of State USA

DRIVER'S LICENSE

Federal Limits Apply

4a LIC NO: P654-7938-2681

3 DOB: 03/19/1982

4b EXP: 03/19/2023

1 PARNELLO
2 SARAH MOONEY
8 229 E PROSPECT AVE
LAKE BLUFF, IL 60044

9 CLASS: D 9a END: NONE
12 REST: B

15 SEX: F 16 HGT: 5'-02"

17 WGT: 135 lbs 18 EYES: GRN

5 DD 20190709308DE2548

4a ISS: 07/09/2019

DONOR

TYPE: ORG



S. Mooney

ILLINOIS

Federal Limits Apply

4a LIC NO: P654-5418-1231

3 DOB: 08/14/1981

4b EXP: 08/14/2023

1 PARNELLO
2 MICHAEL ANTHONY
8 229 E PROSPECT AVE
LAKE BLUFF, IL 60044

9 CLASS: D 9a END: NONE
12 REST: B

15 SEX: M 16 HGT: 6'-00"

17 WGT: 190 lbs 18 EYES: BRN

5 DD 20191031308DE1488

4a ISS: 10/31/2019



M. Parnello

TYPE: ORG

Premier Title
ALTA Universal ID: 1161623
1350 W. NW Hwy
Arlington Heights, IL 60004

File No./Escrow No. : 2020-02311-PT
 Print Date & Time: August 13, 2020 4:32 pm
 Officer/Escrow Officer : Mireya Santiago
 Settlement Location : 100 S. Saunders Road, Suite 150
 Lake Forest, IL 60045

Property Address: 535 E. Scranton Avenue
 Lake Bluff, IL 60044

Borrower: Michael A. Parnello and Sarah Parnello

Seller: Daniel Letchinger and David Letchinger, as Successor Co-Trustees of the Robert S. Letchinger Trust dated January 29, 1994

Lender: Guaranteed Rate Inc.
 Loan Type: None

Settlement Date: August 14, 2020
 Disbursement Date: August 14, 2020

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Financial		
	807,500.00	Sale Price of Property	807,500.00	
		Deposit		40,375.00
		Loan Amount		510,400.00
3,070.00		Seller Paid Owners Title Insurance		3,070.00
		Prorations/Adjustments		
10,949.23		County Taxes 07/01/19 - 12/31/19		10,949.23
14,825.37		County Taxes 01/01/20 - 08/14/20		14,825.37
		Title Charges and Escrow/Settlement Charges		
		DFI Fee-Buyer to Premier Title	3.00	
3.00		DFI Fee-Seller to Premier Title		
		Underwriter CPL Fee-Buyer to First American Title Insurance Company	25.00	
		Underwriter CPL Fee-Lender to First American Title Insurance Company	25.00	

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Title Charges and Escrow/Settlement Charges (continued)		
50.00		Underwriter CPL Fee-Seller to First American Title Insurance Company		
		ALTA Endorsement 8.1 (Environmental Protection Lien) to Premier Title	190.00	
		E-mail Pkg/Processing fee to Premier Title	75.00	
		Later Date Fee to Premier Title	200.00	
		Lender's Title Insurance to Premier Title Coverage: 510,400.00 Premium: 550.00	550.00	
		Overnight Package/Processing Fee to Premier Title	50.00	
		Recording & Technology Fee-Buyer to Premier Title	25.00	
250.00		Search & Exam Fee to Premier Title		
		Settlement/Closing Fee to Premier Title	2,175.00	
200.00		Update Fee to Premier Title		
		Wire in Fee to Premier Title	25.00	
		Owner's Title Insurance to Premier Title Coverage: 807,500.00 Premium: 3,070.00	3,070.00	
		Commissions		
40,770.00		Real Estate Commission to Griffith Grant & Lackie		
		Government Recording and Transfer Charges		
		Recording Fees to Lake County Recorder	120.00	
403.75		County tax/stamps to Lake County Recorder		
807.50		State tax/stamps to Lake County Recorder		
		Miscellaneous		
		Pay 2nd Installment 2019 Tax to Lake County Treasurer	10,949.23	
6,954.00		Preparation Expensed for Sale to Catherine McKechney		
925.00		Survey Fee to R.E. Decker		
63.11		Water Bill to North Shore Water Reclamation District		
Seller			Borrower	
Debit	Credit		Debit	Credit
79,270.96	807,500.00	Subtotals	824,982.23	579,619.60
		Due from Borrower		245,362.63
728,229.04		Due to Seller		
807,500.00	807,500.00	Totals	824,982.23	824,982.23

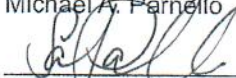
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Michael A. Parnello



Sarah Parnello

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BY: *By Betty Buccieri POA*
David Letchinger, Co-Trustee

BY: *By: Betty Buccieri POA*



Mireya Santiago