

# ALTA COMMITMENT FOR TITLE INSURANCE

Issued By:



CHICAGO TITLE INSURANCE COMPANY

Commitment Number:

**5245-1901551**

## NOTICE

**IMPORTANT - READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

## COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions, Chicago Title Insurance Company, a Florida corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I-Requirements have not been met within one hundred eighty (180) days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**Chicago Title Insurance Company**

By:

\_\_\_\_\_  
President

Attest:

\_\_\_\_\_  
Secretary

Countersigned By:

\_\_\_\_\_  
Authorized Officer or Agent

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**Transaction Identification Data for reference only:**

ORIGINATING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Chicago Title Company 6901 N. Knoxville Ave., Suite 102 Peoria, IL 61614 Main Phone: (309)692-2854 Email: Laura.Fulk@ctt.com	Chicago Title and Trust Company 6901 N. Knoxville Ave., Suite 102 Peoria, IL 61614 Main Phone: (309)692-2854 Main Fax: (309)692-4876

**Order Number: 5245-1901551****Property Ref.:** 789 Banana Blvd., Peoria, IL 61604**SCHEDULE A**

1. Commitment Date: September 11, 2019
2. Policy to be issued:
  - (a) ALTA Owner's Policy 2006  
 Proposed Insured: Bethany Buyer  
 Proposed Policy Amount: \$50,000.00
  - (b) ALTA Loan Policy 2006  
 Proposed Insured: Best Bank, ISAOA  
 Proposed Policy Amount: \$47,285.00
3. The estate or interest in the Land described or referred to in this Commitment is:  
 Fee Simple
4. The Title is, at the Commitment Date, vested in:  
 Susan Seller
5. The Land is described as follows:  
 SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

**END OF SCHEDULE A**

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**EXHIBIT "A"**  
Legal Description

**For APN/Parcel ID(s): 11-22-333-444**

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UNIT 52 IN LEXINGTON RIDGE CONDOMINIUMS, PHASE TWO, A SUBDIVISION OF A PART OF LOT 247 IN LEXINGTON HILLS, SECTION FIVE, A SUBDIVISION OF SECTION 25, TOWNSHIP 9 NORTH, RANGE 7 EAST OF THE FOURTH PRINCIPAL MERIDIAN, SITUATED IN THE CITY OF PEORIA, COUNTY OF PEORIA, AND STATE OF ILLINOIS, SAID PLAT OF THE LEXINGTON RIDGE CONDOMINIUMS, PHASE TWO, HAVING BEEN RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF PEORIA COUNTY, ILLINOIS, ON AUGUST 3, 1978, AS DOCUMENT NO. 78-18845, IN PLAT BOOK 3, AT PAGES 50 THROUGH 55, INCLUSIVE.

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AMERICAN  
LAND TITLE  
ASSOCIATION



Name and Address of Title Insurance Company: Chicago Title Company  
6901 N. Knoxville Ave., Suite 102  
Peoria, IL 61614

### SCHEDULE B, PART I REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. Be advised that the "good funds" of the title insurance act (215 ILCS 155/26) became effective 1-1-2010. This act places limitations upon the settlement agent's ability to accept certain types of deposits into escrow. Please contact your local Chicago Title office regarding the application of this new law to your transaction.
7. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.
8. **The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's Policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.**

**END OF SCHEDULE B, PART I**

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Name and Address of Title Insurance Company: Chicago Title Company  
6901 N. Knoxville Ave., Suite 102  
Peoria, IL 61614

## SCHEDULE B, PART II EXCEPTIONS

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

### General Exceptions

1. **Rights or claims of parties in possession not shown by Public Records.**
2. **Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the Land.**
3. **Easements, or claims of easements, not shown by the Public Records.**
4. **Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.**
5. **Taxes or special assessments which are not shown as existing liens by the Public Records.**
6. **We should be furnished a properly executed ALTA statement and, unless the land insured is a condominium unit, a survey if available. Matters disclosed by the above documentation will be shown specifically.**
7. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
8. Taxes for the year 2019.

Taxes for the year 2019 are not yet due or payable.

Permanent Tax No.: 11-22-333-444

Note: Taxes for the year 2018 amounting to \$798.36 are paid of record.

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## SCHEDULE B, PART II EXCEPTIONS

(continued)

9. Please be advised that our search did not disclose any open mortgages of record. If you should have knowledge of any outstanding obligation, please contact the Title Department immediately for further review prior to closing.
10. Note: The only conveyance(s) affecting said Land, which recorded within 12 months of the date of this report, are as follows:  
  
Grantor: Karen Baren  
Grantee: Susan Seller  
Recording Date: March 22, 2019  
Recording No: 2019004231
11. If applicable, the spouse or civil union partner of the party in title should join in the conveyance or mortgage for the purpose of releasing homestead.
12. Upon any conveyance or mortgage of the Land, the Company should be furnished with a statement from either the Board of Managers or the Managing Agent of the condominium that there are no unpaid assessment liens arising by reason of the nonpayment of assessments.  
  
Note: The statement should cover the recording date of the mortgage or, if title is to be conveyed, the recording date of the deed, whichever date is later.
13. Upon any conveyance or devise of the Land, a Certificate executed and acknowledged by the Board of Managers or the Managing Agent of the condominium should be furnished to the Company, which states that the owner has complied with the provisions of the declaration, or that said provisions have been duly waived by the Board and the rights of the Board thereunder have terminated.
14. Easement in favor of Central Illinois Light Company, and its/their respective successors and assigns, to install, operate and maintain all equipment necessary for the purpose of serving the land and other property, together with the right of access to said equipment, and the provisions relating thereto contained in the grant recorded/filed in book 547 page 14.
15. Easement in favor of Central Illinois Light Company, and its/their respective successors and assigns, to install, operate and maintain all equipment necessary for the purpose of serving the land and other property, together with the right of access to said equipment, and the provisions relating thereto contained in the grant recorded/filed in book 1191 pages 492 and 496.

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Name and Address of Title Insurance Company: Chicago Title Company  
6901 N. Knoxville Ave., Suite 102  
Peoria, IL 61614

## SCHEDULE B, PART II EXCEPTIONS

(continued)

16. Easement in favor of the Greater Peoria Sanitary and Sewage Disposal District, and its/their respective successors and assigns, to install, operate and maintain all equipment necessary for the purpose of serving the land and other property, together with the right of access to said equipment, and the provisions relating thereto contained in the grant recorded/filed as document no. 77-32815.
17. Terms, provisions, and conditions of a certain annexations agreement recorded April 22, 1975 as document no. 75-06877.
18. 25 foot building line as shown on the plat of Lexington Hills Section Five.
19. Utility easement in favor of the City of Peoria as shown on the plat and set forth in the certificate on the plat of the Subdivision.
20. Easement in favor of Central Illinois Light Company, and its/their respective successors and assigns, to install, operate and maintain all equipment necessary for the purpose of serving the land and other property, together with the right of access to said equipment, and the provisions relating thereto contained in the grant recorded/filed as document no. 77-33314.
21. Easements for ingress and egress, storm sewers, sani sewers and water mains as shown on the survey recorded as document no. 78-18845.
22. (a) Terms, provisions, covenants, conditions and options contained in and rights and easements established by the Declaration of Condominium Ownership recorded April 11, 1978 as document no. 78-08019, as amended from time to time; and
- (b) Limitations and conditions imposed by the Condominium Property Act.
- Amended and Restated by instrument recorded July 26, 2002 as document no. 2002029830.
23. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:
- |                 |                                      |
|-----------------|--------------------------------------|
| Granted to:     | Comcast of Illinois Indiana Ohio LLC |
| Purpose:        | utilities                            |
| Recording Date: | December 18, 2015                    |
| Recording No:   | 2015026904                           |
| Affects:        | common elements                      |

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6901 N. Knoxville Ave., Suite 102  
Peoria, IL 61614

**SCHEDULE B, PART II  
EXCEPTIONS**

(continued)

24. Note: The Land lies within Peoria County, Illinois, all of which is subject to the Predatory Lending Database Program Act (765 ILCS 77/70 et seq. as amended) (The Act). On and after July 1, 2008, a Certificate of Compliance with the Act or a Certificate of Exemption must be obtained at time of closing in order for the Company to record any insured mortgage. If the closing is not conducted by the Company, a Certificate of Compliance or Certificate of Exemption must be attached to any mortgage to be recorded.
25. The following endorsements have been approved for the loan policy:
- 1) ALTA Endorsement 9-06
  - 2) ALTA Endorsement 8.1 (Environmental)
  - 3) Location Note
  - 4) Condominium Endorsement

**END OF SCHEDULE B, PART II**

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**COMMITMENT CONDITIONS****1. DEFINITIONS**

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I-Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I-Requirements;
- (f) Schedule B, Part II-Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

**4. COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

**5. LIMITATIONS OF LIABILITY**

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - (i) comply with the Schedule B, Part I-Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II-Exceptions; or
  - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I-Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.

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(continued)

- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II-Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is Two Million And No/100 Dollars (\$2,000,000.00) or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

**END OF CONDITIONS****1031 EXCHANGE SERVICES**

**If your transaction involves a tax deferred exchange, we offer this service through our 1031 division, IPX1031. As the nation's largest 1031 company, IPX1031 offers guidance and expertise. Security for Exchange funds includes segregated bank accounts and a 100 million dollar Fidelity Bond. Fidelity National Title Group also provides a 50 million dollar Performance Guaranty for each Exchange. For additional information, or to set-up an Exchange, please call Scott Nathanson at (312)223-2178 or Anna Barsky at (312)223-2169.**

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# Chicago Title and Trust Company

6901 N. Knoxville Ave., Suite 102, Peoria, IL 61614

Phone: (309)692-2854 | Fax: (309)692-4876

## SELLER'S STATEMENT

**Settlement Date:** October 1, 2019  
**Disbursement Date:** October 1, 2019

**Escrow Number:** 5245-1901551  
**Escrow Officer:** James C Ward  
**Email:** jimmy.ward@ctt.com

**Borrower:** Bethany Buyer  
123 Apple Street  
East Peoria, IL 61611

**Seller:** Susan Seller  
456 Orange Street  
Peoria, IL 61614

**Property:** 789 Banana Blvd.  
Peoria, IL 61604

		\$	DEBITS	\$	CREDITS
<b>FINANCIAL CONSIDERATION</b>					
Sale Price of Property					50,000.00
Seller Credit			1,000.00		
<b>PRORATIONS/ADJUSTMENTS</b>					
Prorations Fees / Condo Fee Monthly at \$107.00	10/02/19-10/31/19 (\$107.00 / 31 X 30 days)				103.55
Garbage Bill Proration Annually at \$216.00	10/02/19-12/31/19 (\$216.00 / 365 X 91 days)				53.85
County Taxes at \$703.48	01/01/19 to 10/02/19 (\$703.48 / 365 X 274 days)		528.09		
<b>TITLE &amp; ESCROW CHARGES</b>					
Title - CPL Fee to Seller	Chicago Title Insurance Company		50.00		
Title - P-Tax Preparation Fee	Chicago Title Company		25.00		
Title - Search and Exam Fee	Chicago Title Company		125.00		
Title - State of Illinois Policy Registration Fee	Chicago Title Company		3.00		
Title - Owner's Title Insurance	Chicago Title Company		225.00		
Policies to be issued:					
Owners Policy					
Coverage: \$50,000.00 Premium: \$225.00 Version: ALTA Owner's Policy 2006					
<b>GOVERNMENT CHARGES</b>					
County Transfer Tax	Peoria County Clerk		25.00		
Municipality Transfer Tax	Peoria County Clerk		125.00		
State of Illinois Transfer Tax	Peoria County Clerk		50.00		
<b>MISCELLANEOUS CHARGES</b>					
2018 Property Taxes	Peoria County Treasurer				
\$798.36 paid outside closing by Seller					
Commission to Listing Broker	Awesome Realtor		1,500.00		
Commission to Selling Broker	Real Estate Amazing		1,500.00		
Deed Prep	Elias, Meginnes & Seghetti		50.00		

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<b>Subtotals</b>	5,206.09	50,157.40
<b>Balance Due TO Seller</b>	<b>44,951.31</b>	
<b>TOTALS</b>	50,157.40	50,157.40

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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:

\_\_\_\_\_  
Susan Seller

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

# Chicago Title and Trust Company

6901 N. Knoxville Ave., Suite 102, Peoria, IL 61614

Phone: (309)692-2854 | Fax: (309)692-4876

## BORROWER'S STATEMENT

**Settlement Date:** October 1, 2019  
**Disbursement Date:** October 1, 2019

**Escrow Number:** 5245-1901551  
**Escrow Officer:** James C Ward  
**Email:** jimmy.ward@ctt.com

**Borrower:** Bethany Buyer  
123 Apple Street  
East Peoria, IL 61611

**Seller:** Susan Seller  
456 Orange Street  
Peoria, IL 61614

**Property:** 789 Banana Blvd.  
Peoria, IL 61604

**Lender:** Best Bank,ISAOA  
543 Best Bank Road  
Peoria, IL 61614

**Loan Number:** 3005511-70000

		\$	DEBITS	\$	CREDITS
<b>FINANCIAL CONSIDERATION</b>					
Sale Price of Property			50,000.00		
Deposit or earnest money					500.00
Retained by Awesome Realtor (\$500.00)					
Loan Amount	Best Bank,ISAOA				47,285.00
Seller Credit					1,000.00
<b>PRORATIONS/ADJUSTMENTS</b>					
Prorations Fees / Condo Fee Monthly at \$107.00	10/02/19-10/31/19 (\$107.00 / 31 X 30 days)		103.55		
Garbage Bill Proration Annually at \$216.00	10/02/19-12/31/19 (\$216.00 / 365 X 91 days)		53.85		
County Taxes at \$703.48	01/01/19 to 10/02/19 (\$703.48 / 365 X 274 days)				528.09
<b>NEW LOAN CHARGES - Best Bank,ISAOA</b>					
<b>Total Loan Charges: \$1,439.95</b>					
Courier Fee	Best Bank,ISAOA		12.00		
Underwriting fees	Best Bank,ISAOA		395.00		
Appraisal Fee	Appraisal Co		325.00		
Credit report	Factaul Data by CBC		43.75		
Document Preparation Fee	Ellie Mae		115.00		
Document Preparation Fee	Closing Corp,Inc		7.50		
Flood certification	FZDS		10.00		
verification of Employment	The Work Number		65.90		
Prepaid Interest			142.51		
\$4.60 per day from 10/01/19 to 11/01/19					
Best Bank,ISAOA					
Homeowner's Insurance	Best Bank,ISAOA		57.75		
3.000 Months at \$19.25 per Month					
Property Taxes	Best Bank,ISAOA		425.52		
4.000 Months at \$106.38 per Month					

		\$	DEBITS	\$	CREDITS
<b>NEW LOAN CHARGES - Best Bank,ISAOA</b>					
<b>Total Loan Charges: \$1,439.95</b>					
Aggregate Adjustment	Best Bank,ISAOA				106.38
Lender Credits					53.60
<b>TITLE &amp; ESCROW CHARGES</b>					
Title - ALTA 22-06 - Location	Chicago Title Company		150.00		
Title - Chain of Title 12 Month	Chicago Title Company		75.00		
Title - CPL Fee to Buyer	Chicago Title Insurance Company		25.00		
Title - CPL Fee to Lender	Chicago Title Insurance Company		25.00		
Title - Express Service Delivery Fee	Chicago Title and Trust Company		30.00		
Title - IL APLD Certificate Service Fee	Chicago Title Company		50.00		
Title - Lender's Title Insurance	Chicago Title Company		150.00		
Title - Recording Service Fees	Chicago Title Company		10.00		
Title - Settlement/Closing Fees - Borrower	Chicago Title and Trust Company		300.00		
Title - State of Illinois Policy Registration Fee	Chicago Title Company		3.00		
Policies to be issued:					
Loan Policy					
Coverage: \$47,285.00 Premium: \$150.00 Version: ALTA Loan Policy 2006					
<b>GOVERNMENT CHARGES</b>					
Recording Fees	Peoria County Clerk			201.00	
Deed	\$67.00				
Mortgage	\$67.00				
Recording Fees	\$67.00				
<b>MISCELLANEOUS CHARGES</b>					
Pest Inspection	American Pest Control, Inc.		60.00		
Homeowner's Insurance Premium 12 months	Trumbell Insurance		231.00		
FHLB Grant Funds					3,000.00
<b>Subtotals</b>			53,067.33		52,473.07
<b>Balance Due FROM Borrower</b>					<b>594.26</b>
<b>TOTALS</b>			53,067.33		53,067.33

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.

BORROWER:

\_\_\_\_\_  
Bethany Buyer

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.

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Chicago Title and Trust Company  
Settlement Agent