

**A. U.S. Department of Housing  
and Urban Development**

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 3694		7. Loan Number			

**Settlement Statement**
**8. Mortgage Ins. Case No.**

**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 information purposes and are not included in the totals.

**D. Name of Borrower:** CITY OF MASON, OHIO, 6000 Mason-Montgomery Road, Mason, OH 45040

**E. Name of Seller:** JANET L. LAPTHORN, f/k/a Janet L. Shircliff, 2254 Point View Court, Lebanon, OH 45040

**TIN:** 282-84-0901

**F. Name of Lender:** Cash Closings

**G. Property Location:** 100 W Church Street, Mason, OH 45040

**H. Settlement Agent:** Wood & Lamping, LLP 852-6000

**TIN:** 31-0494955

**Place of Settlement:** 600 Vine Street, Suite 2500, Cincinnati, OH 45202-2409

**I. Settlement Date:** 10/10/2003

**Proration Date:** 10/10/2003

**J. Summary of Borrower's Transaction**
**K. Summary of Seller's Transaction**

<b>100. Gross amount due from borrower:</b>		<b>400. Gross amount due to seller:</b>	
101. Contract sales price	149,000.00	401. Contract sales price	149,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	906.75	403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by seller in advance:</b>		<b>Adjustments for items paid by seller in advance:</b>	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. Gross amount due from borrower:</b>	149,906.75	<b>420. Gross amount due to seller:</b>	149,000.00
<b>200. Amounts paid by or in behalf of the borrower:</b>		<b>500. Reduction in amount due to seller:</b>	
201. Deposit or earnest money	5,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	20.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	93,540.43
205.		505. Payoff of second mortgage loan	
206.		506. Deposit or earnest money	5,000.00
207.		507.	
208.		508.	
209.		509.	

**Adjustments for items unpaid by seller:**
**Adjustments for items unpaid by seller:**

210. City/town taxes		510. City/town taxes	
211. County taxes 1/1/2003 to 10/10/2003	1,237.28	511. County taxes 1/1/2003 to 10/10/2003	1,237.28
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. Total paid by/for borrower:</b>	6,237.28	<b>520. Total reduction in amount due seller:</b>	99,797.71

**300. Cash at settlement from/to borrower:**
**600. Cash at settlement to/from seller:**

301. Gross amount due from borrower (line 120)	149,906.75	601. Gross amount due to seller (line 420)	149,000.00
302. Less amount paid by/for borrower (line 220)	6,237.28	602. Less total reduction in amount due seller(line 520)	99,797.71
<b>303. CASH (X)FROM ( )TO BORROWER</b>	143,669.47	<b>603. CASH (X)FROM (X)TO SELLER</b>	49,202.29

**SUBSTITUTE FORM 1099 SELLER STATEMENT** - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

**SELLER INSTRUCTION** - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return, for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide Wood & Lamping, LLP 852-6000 with your correct taxpayer identification number.

If you do not provide Wood & Lamping, LLP 852-6000 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

JANET L. LAPTHORN, f/k/a Janet L. Shircliff

L. Settlement Charges		10/9/03 9:30 AM	File Number: 3694
700.	Total salesbroker commission		Paid From
	Division of commission (line 700) as follows:		Borrower's
701.	\$		Funds at
702.	\$		Settlement
703.	Commission paid at settlement		
704.			
800.	Items payable in connection with loan		
801.	Loan origination fee		
802.	Loan discount		
803.	Appraisal fee		
804.	Credit report		
805.	Lender's inspection fee		
806.	Mortgage insurance application fee		
807.	Assumption fee		
808.	Underwriting Fee		
809.	Flood Certification Fee		
810.	Tax Service Fee		
811.			
812.	Yield Spread Premium		
900.	Items required by lender to be paid in advance		
901.	Interest from		
902.	Mortgage insurance premium for		
903.	Hazard insurance premium for		
904.			
905.	VA Funding Fee		
1000.	Reserves deposited with lender		
1001.	Hazard insurance		
1002.	Mortgage insurance		
1003.	City property taxes		
1004.	County property taxes		
1005.	Annual assessments (maint.)		
1006.			
1007.			
1008.			
1009.	Aggregate Adjustment		
1100.	Title charges		
1101.	Settlement or closing fee		
1102.	Abstract or title search		
1103.	Title examination		
1104.	Title insurance binder to Wood & Lamping, LLP 852-6000	50.00	
1105.	Document preparation		
1106.	Notary fees		
1107.	Attorney's fees to		
	includes above items no.:		
1108.	Title insurance to Wood & Lamping/CTIC	856.75	
	includes above items no.:		
1109.	Lender's coverage		
1110.	Owner's coverage \$149,000.00	\$856.75	
1111.			
1112.			
1113.			
1200.	Government recording and transfer charges		
1201.	Recording fees:		
1202.	City/county tax/stamps:		
1203.	State tax/stamps:		
1204.			
1205.	Overnight Payoff to Wood & Lamping, LLP 852-6000		20.00
1206.			
1300.	Additional settlement charges		
1301.	Survey		
1302.	Pest inspection		
1303.			
1304.			
1305.			
1400.	Total settlement charges (entered on lines 103, section J and 502, section K)	906.75	20.00

CERTIFICATION: I have carefully reviewed the HUD-1 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 by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

*Just A. John*  
 BUYER OF MASON, OHIO

*JANET L. LAPHORN*  
 SELLER  
 JANET L. LAPHORN, f/k/a Janet L. Shircliff

To the best of my knowledge, the HUD-1 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.

*Thomas M. Wackerberg*  
 Wood & Lamping, LLP 852-6000

*10/12/03*  
 Date

SELLER'S AND/OR PURCHASER'S STATEMENT: Seller's and Purchaser's signature hereon acknowledges his/her approval of tax prorations and signifies their understanding that prorations were based on taxes for the preceding year, or estimates for the current year, and in the event of any change for the current year, all necessary adjustments must be made between Seller and Purchaser; likewise any default in delinquent taxes will be reimbursed to Title Company by the Seller. Title Company, in its capacity as Escrow Agent, is and has been authorized to deposit all funds it receives in this transaction in any financial institution, whether affiliated or not. Such financial institution may provide Title Company computer accounting and audit services directly or through a separate entity which, if affiliated with Title Company, may charge the financial institution reasonable and proper compensation therefore and retain any profits therefrom. Any escrow fees paid by any party involved in this transaction shall only be for checkwriting and input to the computers, but not for aforesaid accounting and audit services. Title Company shall not be liable for any interest or other charges on the earnest money and shall be under no duty to invest or reinvest funds held by it at any time. Sellers and Purchasers hereby acknowledge and consent to the deposit of the escrow money in financial institutions with which Title Company has or may have other banking relationships and further consent to the retention by Title Company and/or its affiliates of any and all benefits (including advantageous interest rates on loans) Title Company and/or its affiliates may receive from such financial institutions by reason of their maintenance of said escrow accounts.

The parties have read the above sentences recognize that the recitations herein are material agree to same, and recognize Title Company is relying on the same

Purchaser's signature  
*Just A. John*  
 BUYER OF MASON, OHIO

Sellers  
*JANET L. LAPHORN*  
 JANET L. LAPHORN, f/k/a Janet L. Shircliff