

**A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
SETTLEMENT STATEMENT**

B. TYPE OF LOAN:
 1. FHA 2. FmHA 3. CONV. UNINS. 4. VA 5. CONV. INS.
 6. FILE NUMBER: 07-03-0160 7. LOAN NUMBER:
 8. MORTGAGE INS CASE NUMBER:

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 informational purposes and are not included in the totals.
 10 398 (07-03-0160-PFD007-09-016024)

D. NAME AND ADDRESS OF BORROWER:
 City of Mason, Ohio
 6000 Mason-Montgomery Road
 Mason, OH 45040

E. NAME AND ADDRESS OF SELLER:
 Thomas R. Sies
 Cash
 222 Section Street
 Mason, OH 45040

G. PROPERTY LOCATION:
 222 Section Street
 Mason, OH 45040
 Warren County, Ohio

H. SETTLEMENT AGENT: 31-0494955
 WOOD & LAMPING, LLP
 PLACE OF SETTLEMENT
 600 Vine Street, Suite 2500
 Cincinnati, Ohio 45202

I. SETTLEMENT DATE:
 April 11, 2007

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	126,000.00	401. Contract Sales Price	126,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)		403.	
104.		404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	126,000.00	420. GROSS AMOUNT DUE TO SELLER	126,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	130.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage to Union Savings Bank	60,266.82
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 07/01/06 to 04/12/07	2,168.33	511. County Taxes 07/01/06 to 04/12/07	2,168.33
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	2,168.33	520. TOTAL REDUCTION AMOUNT DUE SELLER	62,565.15
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120)	126,000.00	601. Gross Amount Due To Seller (Line 420)	126,000.00
302. Less Amount Paid By/For Borrower (Line 220)	(2,168.33)	602. Less Reductions Due Seller (Line 520)	(62,565.15)
303. CASH (X FROM) (TO) BORROWER	123,831.67	603. CASH (X TO) (FROM) SELLER	63,434.85

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower:  City of Mason
 BY:  Thomas R. Sies
 Seller

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price \$ @ %	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:		
701. \$ to		
702. \$ to		
703. Commission Paid at Settlement to		
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee % to		
802. Loan Discount % to		
803. Appraisal Fee to		
804. Credit Report to		
805. Lender's Inspection Fee to		
806. Mortgage Ins. App. Fee to		
807. Assumption Fee to		
808.		
809.		
810.		
811.		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Interest From to @ \$ /day (days %)		
902. MIP Totlms. for LifeOfLoan for months to		
903. Hazard Insurance Premium for 1.0 years to		
904.		
905.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. Hazard Insurance months @ \$ per month		
1002. Mortgage Insurance months @ \$ per month		
1003. City/Town Taxes months @ \$ per month		
1004. County Taxes months @ \$ per month		
1005. Assessments months @ \$ per month		
1006. months @ \$ per month		
1007. months @ \$ per month		
1008. months @ \$ per month		
1100. TITLE CHARGES		
1101. Settlement or Closing Fee to		
1102. Abstract or Title Search to		
1103. Title Examination to		
1104. Title Insurance Binder to Wood & Lamping, LLP		75.00
1105. Document Preparation to		
1106. Notary Fees to		
1107. Attorney's Fees to		
(includes above item numbers:)		
1108. Title Insurance to		
(includes above item numbers:)		
1109. Lender's Coverage \$		
1110. Owner's Coverage \$		
1111.		
1112.		
1113.		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. Recording Fees: Deed \$; Mortgage \$; Releases \$		
1202. City/County Tax/Stamps: Deed ; Mortgage		
1203. State Tax/Stamps: Revenue Stamps ; Mortgage		
1204.		
1205.		
1300. ADDITIONAL SETTLEMENT CHARGES		
1301. Survey to		
1302. Pest Inspection to		
1303. Express Payoff & Disb Fee to Wood & Lamping LLP		55.00
1304.		
1305.		
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)		
	0.00	130.00

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein. 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 OR BY ME IN THIS TRANSACTION. I FURTHER CERTIFY THAT I HAVE RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.

Borrower City of Madison

BY: 


Wood & Lamping, LLP
Settlement Agent

Seller 
Thomas R. Sies

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.

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.

GENERAL WARRANTY DEED



THOMAS ROBERT SIES, MARRIED, (hereinafter "GRANTOR") of Warren County, Ohio, for valuable consideration grants and conveys with general warranty covenants to the **CITY OF MASON, OHIO**, an Ohio municipal corporation (hereinafter "GRANTEE"), whose tax-mailing address is 6000 Mason-Montgomery Road, Mason, Ohio 45040, the following real property situated in the State of Ohio, County of Warren:

See attached legal descriptions marked Exhibit "A".

The property is conveyed subject to and there are hereby excepted from the general warranty covenants all easements and restrictions of record, established easements, zoning ordinances and real estate taxes and assessments, which are due, but not yet payable.

Prior Instrument Reference: Official Record Book 1377, Page 558, Warren County, Ohio records.

Executed by **THOMAS ROBERT SIES, Married, and CHARLENE F. SIES, His Wife**, who hereby releases her right and expectancy of dower in said premises, have hereunto set their hands this 11th day of April, 2007.



THOMAS ROBERT SIES

CHARLENE F. SIES

STATE OF OHIO)
COUNTY OF WARREN)

) SS:
)

BE IT REMEMBERED that on this 11th day of April, 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared **THOMAS ROBERT SIES and CHARLENE F. SIES, Husband and Wife**, and acknowledged that said instrument was signed as their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my notarial seal on the day and year first above written.


Notary Public
My commission expires

This instrument was prepared by: Kenneth J. Schneider, Esq., Wood & Lamping LLP, 600 Vine Street, Suite 2500, Cincinnati, Ohio 45202. Doc 315334