

EXHIBIT "A"

Parcel No. 16 30 151 003

Situate in the Village of Mason, in the County of Warren and State of Ohio:

Lot Number Two Hundred Seventy-Seven (277), as shown upon the plat of the Village of Mason: Beginning at the northwest corner of Lot of W.B. Thompson (now C.H. Quinby); thence north with section line street a distance of sixty-six (66) feet; thence eastward a distance of Two Hundred Six (206) feet; thence south a distance of sixty-six (66) feet; thence westward a distance of Two Hundred Six (206) feet to the place of beginning, Warren County, Ohio.

Tax Parcel No. 16 30 151 003

**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: 07-03-0162 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.

1.0 3/98 (07-03-0162.PFD07-03-0162/19)

**F. NAME AND ADDRESS OF LENDER:**

**E. NAME AND ADDRESS OF SELLER:**  
 Douglas L. Holderbaum  
 Nancy Holderbaum  
 2-18 N. Section Street  
 Mason, OH 45040

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

**G. PROPERTY LOCATION:**  
 218 N. Section Street  
 Mason, OH 45040  
 Warren County, Ohio

**I. SETTLEMENT DATE:**  
 April 11, 2007

**J. SUMMARY OF BORROWER'S TRANSACTION**

<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>	
101. Contract Sales Price	128,000.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to	
107. County Taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
<b>120. GROSS AMOUNT DUE FROM BORROWER</b>	<b>128,000.00</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>	
201. Deposit or earnest money	
202. Principal Amount of New Loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes to	
211. County Taxes 07/01/06 to 04/12/07	1,706.94
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. TOTAL PAID BY/FOR BORROWER</b>	<b>1,706.94</b>

**300. CASH AT SETTLEMENT FROM TO BORROWER:**

301. Gross Amount Due From Borrower (Line 120)	128,000.00
302. Less Amount Paid By/For Borrower (Line 220)	( 1,706.94)
<b>303. CASH ( X FROM ) ( TO ) BORROWER</b>	<b>126,293.06</b>

**K. SUMMARY OF SELLER'S TRANSACTION**

<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
401. Contract Sales Price	128,000.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes to	
407. County Taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>128,000.00</b>
<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	1,350.75
503. Existing loan(s) taken subject to	
504. Payoff of first Mortgage to Peoples Community Bank	10,384.53
505. Payoff of second Mortgage	
506.	
507.	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes to	
511. County Taxes 07/01/06 to 04/12/07	1,706.94
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b>	<b>13,442.22</b>
<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
601. Gross Amount Due To Seller (Line 420)	128,000.00
602. Less Reductions Due Seller (Line 520)	( 13,442.22)
<b>603. CASH ( X TO ) ( FROM ) SELLER</b>	<b>114,557.78</b>

By signing page 2 of this statement, the signatories acknowledge receipt of a completed copy of page 1 of this two page statement.

*Handwritten initials: JPH, NH.*

**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						
704.						
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>						
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.						
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>						
901. Interest From	to	@	\$	/day	(	days
902. MIP Totals. for LifeOfLoan	for	months to				%)
903. Hazard Insurance Premium for	1.0	years to				
904.						
905.						
<b>1000. RESERVES DEPOSITED WITH LENDER</b>						
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	
<b>1100. TITLE CHARGES</b>						
1101. Settlement or Closing Fee	to					
1102. Abstract or Title Search	to					
1103. Title Examination	to					
1104. Title Insurance Binder	to					
1105. Document Preparation	to	Wood & Lamping, LLP				
1106. Notary Fees	to					75.00
1107. Attorney's Fees	to					
<i>(includes above item numbers:</i>						
1108. Title Insurance	to					
<i>(includes above item numbers:</i>						
1109. Lender's Coverage	\$					
1110. Owner's Coverage	\$					
1111.						
1112.						
1113.						
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>						
1201. Recording Fees: Deed \$						Releases \$
1202. City/County Tax/Stamp: Deed						: Mortgage
1203. State Tax/Stamp: Revenue Stamps						: Mortgage
1204.						
1205.						
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>						
1301. Survey	to					
1302. Pest Inspection	to					
1303. Express Payoff & Disb Fee	to					
1304. Feb. 2007 R.E. Tax Bill+Pen+del	to	Wood & Lamping LLP				Includes Handling
1305.		to	Treasurer, Warren County, OH			55.00
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>						1,220.75
					0.00	1,350.75

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 Mason, Ohio  
 BY:   
 Seller Douglas L. Holderbaum  
 Nancy Holderbaum  
 Nancy Holderbaum

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.

Parcel No. 16-30-151-003

GENERAL WARRANTY DEED



**DOUGLAS L. HOLDERBAUM AND NANCY HOLDERBAUM, Husband and Wife,** (hereinafter "GRANTORS") 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 110, Page 354, Warren County, Ohio records.


Executed by **DOUGLAS L. HOLDERBAUM AND NANCY HOLDERBAUM, Husband and Wife,** who have hereunto set their hands this 11th day of April, 2007.

  
DOUGLAS L. HOLDERBAUM  
  
NANCY HOLDERBAUM

STATE OF OHIO            )  
  ) SS:  
COUNTY OF WARREN    )

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 **DOUGLAS L. HOLDERBAUM AND NANCY HOLDERBAUM, 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 315325