

**Eagle Creek Title, LLC**  
**ALTA Universal ID**  
**12280 Nicollet Avenue, Suite 103 LL**  
**Burnsville, MN 55337**

**File No./Escrow No.:** 22410  
**Print Date & Time:** January 15, 2021 at 01:16:PM  
**Officer/Escrow Officer:** Shane Ruths  
**Settlement Location:**  
**Property Address:** 678 Snelling Avenue N.  
 St. Paul, MN 55104  
**Borrower:** Little Africa Plaza, LLC, a Minnesota nonprofit Limited Liability Company  
**Seller:** SG National, LLC  
**Lender:**  
**Settlement Date:** January 15, 2021  
**Disbursement Date:** January 15, 2021

Description	Borrower/Buyer	
	Debit	Credit
<b>Financial</b>		
Sale Price of Property	\$ 300,000.00	
Deposit		\$ 5,000.00
<b>Prorations/Adjustments</b>		
CTY TAX: \$8219 01/01/21 to 01/15/21		\$ 635.72
<b>Loan Charges to</b>		
<b>Other Loan Charges</b>		
<b>Impounds</b>		
<b>Title Charges &amp; Escrow / Settlement Charges</b>		
Title - Owner's Title Insurance (optional) to Eagle Creek Title, LLC Coverage: \$ 300,000.00 Premium: \$ 900.00	\$ 900.00	
Title - Document Handling Fee to Eagle Creek Title, LLC	\$ 25.00	
Title - Recording Service Fee to Eagle Creek Title, LLC	\$ 25.00	
Title - Settlement or Closing Fee to Eagle Creek Title, LLC	\$ 150.00	

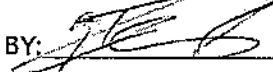
**ALTA Settlement Statement Borrower/Buyer - Continued**

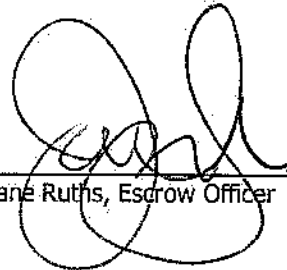
	Debit	Credit
Title - Title Search and Exam to Eagle Creek Title, LLC.	\$ 305.00	
<b>Commission</b>		
<b>Government Recording and Transfer Charges</b>		
Recording Deed to Ramsey County Recorder	\$ 46.00	
<b>Payoffs</b>		
<b>Miscellaneous</b>		
Broker Admin Fee to RES Realty	\$ 349.00	
<b>Subtotals</b>	\$ 301,800.00	\$ 5,635.72
<b>Balance Due FROM</b>		\$ 296,164.28
<b>TOTALS</b>	\$ 301,800.00	\$ 301,800.00

**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 Eagle Creek Title, LLC to cause the funds to be disbursed in accordance with this statement.

Little Africa Plaza, LLC

BY:  \_\_\_\_\_

  
 \_\_\_\_\_  
 Shane Ruths, Escrow Officer

**9-M WARRANTY DEED**

Corporation, Partnership or Limited Liability Company  
to Corporation, Partnership or Limited Liability Company

STATE DEED TAX DUE HEREON: \$1,020.00

eCRV Number: 1207581

Date: 01/15/21

FOR VALUABLE CONSIDERATION, SG National, LLC, a Limited Liability Company under the laws of Delaware, Grantor, hereby conveys and warrants to Little Africa Plaza, LLC, Grantee, a Limited Liability Company under the laws of Minnesota, real property in Ramsey County, Minnesota, described as follows:

Lots 9 and 10, Block 2, Lindemann Place, Ramsey County, Minnesota

Torrens Cert. No. 620747

together with all hereditaments and appurtenances belonging thereto, subject to the following exceptions:

Covenants, Easements and Restrictions of Record, if any.

**Check Box if Applicable:**

- The Seller certifies that the seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document.
- I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

- warranty Deed- 678 N Snelling Ave St. Paul, MN - PG 1/2



# Eagle Creek Title *Professional, Accurate, Experienced.*

DATE: 01/15/21

BORROWER: Little Africa Plaza, LLC

PROPERTY: 678 Snelling Avenue N. St. Paul, MN 55104

## IDENTITY AFFIDAVIT TO BE COMPLETED BY THE BORROWER

Before me, the undersigned Notary Public, Personally came and appeared the undersigned Borrower, who being duly sworn did depose and state the following:

1. My Business name is Little Africa Plaza  
(Business Name)
2. The address of my Business is: 1821 University Avenue STE S-145  
St. Paul, MN 55104
3. E-Mail: ggel@lpaeds-mn.org
4. Phone: 652-646-9411
5. My taxpayer identification number (EIN NUMBER) is \_\_\_\_\_.
6. The state and number of my driver's license or identification card are:  
\_\_\_\_\_  
(State) (Number)
7. I swear under oath that the information provided in this affidavit is true and correct to the best of my knowledge. I consent to the transfer of the information contained in this affidavit for the sole purposes of verifying my identity and preventing fraud. I understand that this information will not be disclosed to any party for any other purpose.

### WITNESS THE HAND AND SEAL OF THE UNDERSIGNED

  
\_\_\_\_\_  
Little Africa Plaza, LLC

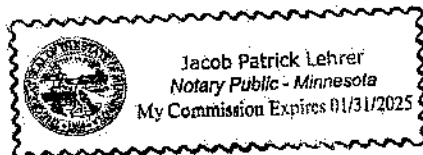
State of Minnesota

County of Ramsey

Subscribe and sworn (or affirmed) before me on this 15th day of January, 2021, by Little Africa Plaza, LLC, Proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

NOTARY 

Seal



# *Eagle Creek Title*

*Professional, Accurate, Experienced.*

12280 Nicollet Avenue #103 LL  
Burnsville, MN 55337  
Office: 952-445-1050 Fax: 952-445-0319  
www.eaglecreektitle.com

## **Delinquent Water and Final Water Bills**

Property Address: 678 Snelling Avenue N.  
St. Paul, MN 55104

Legal Description: Lots 9 and 10, Block 2, Lindemann Place, Ramsey County, Minnesota

Torrens Cert. No. 620747

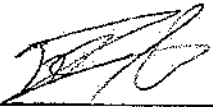
The undersigned seller(s) do(es) hereby state I/we will make arrangements with the city water department to have the final water meter reading and have the city send me/us a final water bill to our forwarding address below. I/We will pay the final water bill immediately upon receipt of the final water bill so that it does not become a lien on the above referenced property.

The seller(s) acknowledge(s) it is the seller(s) responsibility to pay the final water bill. If there is a discrepancy or dispute in the billing amount it is the seller(s) responsibility to deal with the city directly to reach an agreement.

The seller(s) and buyer(s) do hereby waive any and all claims against Eagle Creek Title, LLC relating to the final water bill and individually or jointly agree to fully protect, defend, and hold Eagle Creek Title, LLC harmless from any and all loss costs, damages, attorney fees and expenses of any kind and nature it may suffer or incur, under or by reason of the final water bill and this water certification.

**Eagle Creek Title, LLC will not be responsible for payment or recovery of any delinquent water bills or final water bills.**

  
\_\_\_\_\_  
SG National, LLC

  
\_\_\_\_\_  
Little Africa Plaza, LLC

**Sellers Forwarding Address:**

C/O Sell Management LLC  
1185 Sixth Avenue, 10th Fl  
NY NY 10036

SIGNATURE PAGE TO ACKNOWLEDGEMENT AND INDEMNIFICATION  
678 NORTH SNELLING AVENUE, ST PAUL, MN.

Order No.: 22410

Date: 1-15-2020

Little Africa Plaza, LLC

BY: [Signature]

SG National, LLC

BY: [Signature] 1/14/2021

BLANK

**ACKNOWLEDGMENT AND INDEMNIFICATION**

To: Eagle Creek Title, LLC  
12280 Nicollet Avenue, Suite 103 LL  
Burnsville, MN 55337  
Phone: (952)445-1050 Fax: (952)445-0319  
Attention:

Re: Order No.: 22410  
Buyer/Borrower(s): Little Africa Plaza, LLC, a Minnesota nonprofit Limited Liability Company  
Seller(s): SG National, LLC  
Subject Property: 678 Snelling Avenue N., St. Paul, MN 55104, Ramsey County

**COMPLIANCE AGREEMENT:**

The undersigned Seller(s) and Buyer/Borrower(s) hereby agree to cooperate with any representatives of the Lender or Eagle Creek Title, LLC regarding any reasonable requests made subsequent to closing to correct errors made concerning this transaction or provide any and all additional documentation deemed necessary by the Lender or Eagle Creek Title, LLC to affect this transaction or make the loan marketable or insurable. The undersigned further agree that "to cooperate" as used in this agreement includes, but is not limited to, the agreement by the undersigned to execute or re-execute any documents which the Lender or Eagle Creek Title, LLC in the ordinary course of business, may deem necessary or desirable to complete this transaction, market the loan, and insure the title to the real property.

**MORTGAGE LIABILITY AGREEMENT:**

The undersigned Seller(s) acknowledges and agrees to pay all mortgages, home equity or line of credit loans and liens on the above referenced property. Seller(s) further certify that they have not borrowed funds or placed an undisclosed lien against the property. In the event there is a discrepancy in the payoff amount received from their mortgage company, Seller(s) agree to cooperate with their lender to determine the correct amount necessary to pay the loan in full and agree to pay any additional fees necessary to satisfy their mortgage/lien to clear title to the property.

**AGREEMENTS FOR FINAL WATER BILL:**

The undersigned Seller(s) hereby state(s) that I/we will make arrangements with the City Water Department to have the final water reading made on the water meter and will have the City send the final bill to me/us at my/our forwarding address, and will pay the final water bill immediately upon receipt so that the water bill does not become a lien on the Subject Property. If there is a discrepancy or dispute in the amount of the billing, it is Seller's responsibility to deal directly with the City to reach a settlement amount and to pay the final water bill.

**WELL DISCLOSURE CONFIRMATION:**

In compliance with Minnesota Statutes, the undersigned Seller(s) do(es) certify that there  are  are not any wells on the above referenced property *to the best of Seller's knowledge.*

**LEGAL ADVICE NOTICE:**

The undersigned Seller(s) and Buyer/Borrower(s) acknowledge receipt of the following notice as required by Minnesota Statute 507.45, §6, Sub. 3a: "THE REAL ESTATE BROKER, REAL ESTATE SALESPERSON, OR REAL ESTATE CLOSING AGENT HAS NOT AND UNDER APPLICABLE STATE LAW, MAY NOT EXPRESS OPINIONS REGARDING THE LEGAL EFFECT OF THE CLOSING DOCUMENTS OR OF THE CLOSING ITSELF."

*678 N. Snelling Ave, St Paul, MN*



**PENDING ASSESSMENT NOTICE:**

The undersigned certifies that he/she/they  has/have  has/have not received a notice of any pending special assessments or a notice of hearing for a new public improvement project from any government assessing authority, the costs of which may be assessed against the Subject Property, that have not been disclosed to Eagle Creek Title, LLC. *other than what has been*

**HOMESTEAD STATUS CERTIFICATION:**

The undersigned Seller(s) certify(ies) that he/she/they  has/have  has/have not filed for homestead on the Subject Property and that the homestead status of the property is  full homestead  non-homestead classification. *previously disclosed in the title report and contract of sale.*

In the event Seller(s) certify(ies) that the homestead status is full homestead, Seller(s) further certify(ies) that he/she/they has/have not changed/removed the homestead status on the Subject Property for future taxes. In the event Seller(s) certify(ies) that the status is non-homestead classification, Seller(s) agree(s) to pay the sum of \$ \_\_\_\_\_ at closing toward the non-homestead portion of the real estate taxes. The undersigned Seller(s) and Buyer/Borrower(s) agree that this is a full and final settlement and that no additional adjustments will be made should the non-homestead portion of the taxes be more or less than this settlement amount.

**TAX PRORATION SETTLEMENT:**

In the event the current year's taxes are not yet available from the County Treasurer's office, the undersigned Seller(s) and Buyer/Borrower(s) understand and agree to base the tax proration on the tax estimate received from the County. In the event an estimate of the current year's tax amount is not available from the County, Seller(s) and Buyer/Borrower(s) agree to base the tax proration on last year's actual property tax amount. This is a full and final settlement of the tax proration. No future adjustments will be made.

**HOMESTEADING ACKNOWLEDGEMENT:**

The undersigned Buyer/Borrower(s) understand and take responsibility for homesteading the property immediately after closing and upon occupying the property. In the event Buyer/Borrower(s) fail(s) to do so, Buyer/Borrower(s) acknowledge(s) that the following year's taxes will be based on non-homestead tax figures, and Buyer/Borrower(s) will be responsible for payment of taxes assessed.

**PROPERTY TAX PAYMENT INFORMATION:**

The undersigned Buyer/Borrower(s) is/are responsible for all future taxes due on the above referenced property. In the event Buyer/Borrower(s) is/are not required to escrow for taxes, and have elected to pay taxes directly to the County Treasurer, notice is hereby given that the next tax payment is due on (Note: Buyer/Borrower(s) should call the Treasurer's Office and ask that a duplicate tax statement be mailed. It will be Buyer/Borrower's responsibility to obtain this statement and pay the taxes by the due date.) The property identification number required by the County Treasurer is: 342923220179.

**OWNERSHIP OPTION FOR MULTIPLE PURCHASERS:**

PURCHASERS choose to share the ownership of this property as: *n/a*

JOINT TENANTS  TENANTS IN COMMON

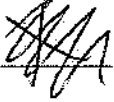
**HOLD HARMLESS AGREEMENT:**

The undersigned Seller(s) and Buyer/Borrower(s) do hereby individually and jointly agree to fully protect, defend and hold harmless Eagle Creek Title, LLC from any and all loss, cost, damages, attorneys' fees and expenses of every kind and nature which it may suffer, expend or incur, under or by reason of this closing. Eagle Creek Title, LLC WILL NOT BE RESPONSIBLE FOR PAYMENT OR RECOVERY OF ANY FEES ASSOCIATED WITH THIS TRANSACTION.

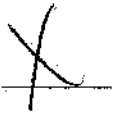
## Important Tax Information

Little Africa Plaza, LLC, a Minnesota nonprofit Limited Liability Company  
678 Snelling Avenue N.  
St. Paul, MN 55104

PID No. 342923220179



Your monthly mortgage includes an escrow for the payment of your property taxes, which will be paid directly to the county by your lender.



You are responsible for the payment of your property taxes. They are due on May 15 and October 15 each year. Please contact the county directly for a tax statement

NOTE: You will not receive a tax statement in the mail for this year. Please contact the county directly for a duplicate copy of the tax statement.

Ramsey County Treasurer

\_\_\_\_\_  
\_\_\_\_\_  
Phone No. \_\_\_\_\_

\_\_\_\_\_ You are required to furnish proof of payment of your property taxes to your lender or contract for deed vendor.



\_\_\_\_\_  
Little Africa Plaza, LLC

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Burnsville, MN 55337  
Office: 952-445-1050 Fax: 952-445-0319  
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## **PRIVACY NOTICE AND INFORMATION SHARING**

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### **OUR PRIVACY COMMITMENT TO YOU**

We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who conduct business with our company.

### **CONFIDENTIALITY AND SECURITY OF NONPUBLIC PERSONAL INFORMATION**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as your name, address, telephone number, or social security number;
- Information about your transactions with us, our affiliates, or others. We receive this information from your lender, attorney, real estate broker, etc; and
- Information from public records

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the products or services requested by you or your lender.

We maintain physical, electronic, and procedural safeguards that comply with appropriate federal and state regulations.

**Exhibit A**

**Lots 9 and 10, Block 2, Lindemann Place, Ramsey County, Minnesota**

**Torrens Cert. No. 620747**