



A. Settlement Statement (HUD-1)

OMB No. 2502-0265

B. Type of Loan							
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv Unins	6. File Number	7. Loan Number	8. Mortgage Ins Case Number		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Fin	11219951				
7. <input checked="" type="checkbox"/> Cash Sale.							
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 "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.							
D. Name & Address of Borrower NICE HOMES LLC 902 ARCADE STREET ST PAUL, MN 55106			E. Name & Address of Seller THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC. ALTERNATIVE LOAN TRUST 2006-0C4 7105 Corporate Drive Plano, TX 72105 See Addendum			F. Name & Address of Lender	
G. Property Location 652 HAWTHORNE AVENUE EAST SAINT PAUL, MN 55117			H. Settlement Agent Name Boston National Title Agency, LLC 6806 Paragon Place, Suite 100-A Richmond, VA 23230 Underwritten By: Place of Settlement Boston National Title Agency, LLC 6806 Paragon Place, Suite 100-A Richmond, VA 23230			I. Settlement Date 10/11/2011 Fund	

J. Summary of Borrower's Transaction		
100. Gross Amount Due from Borrower		
101. Contract sales price		\$35,900.00
102. Personal property		
103. Settlement charges to borrower		\$918.04
104.		
105.		
Adjustments for items paid by seller in advance		
106. City property taxes		
107. County property taxes 10/11/11 thru 12/31/11		\$397.97
108. Assessment Taxes		
109. School property taxes		
110. Flood Insurance		
111. Other taxes		
112.		
113.		
114.		
115.		
116.		
120. Gross Amount Due From Borrower		\$37,216.01
200. Amounts Paid By Or in Behalf Of Borrower		
201. Deposit or earnest money		\$1,500.00
202. Principal amount of new loan(s)		
203. Existing loan(s) taken subject to		
204.		
205.		
206.		
207.		
208.		
209.		
Adjustments for items unpaid by seller		
210. City property taxes		
211. County property taxes		
212. Assessment Taxes		
213. School property taxes		
214. Flood Insurance		
215. Other taxes		
216.		
217.		
218.		
219.		
220. Total Paid By/For Borrower		\$1,500.00
300. Cash At Settlement From/To Borrower		
301. Gross Amount due from borrower (line 120)		\$37,216.01
302. Less amounts paid by/for borrower (line 220)		\$1,500.00
303. Cash From Borrower		\$35,716.01

K. Summary of Seller's Transaction		
400. Gross Amount Due to Seller		
401. Contract sales price		\$35,900.00
402. Personal property		
403.		
404.		
405.		
Adjustments for items paid by seller in advance		
406. City property taxes		
407. County property taxes 10/11/11 thru 12/31/11		\$397.97
408. Assessment Taxes		
409. School property taxes		
410. Flood Insurance		
411. Other taxes		
412.		
413.		
414.		
415.		
416.		
420. Gross Amount Due to Seller		\$36,297.97
500. Reductions in Amount Due to Seller		
501. Excess deposit (see instructions)		
502. Settlement charges to seller (line 1400)		\$4,855.80
503. Existing loan(s) taken subject to		
504. Payoff of first mortgage loan		
505. Payoff of second mortgage loan		
506.		
507.		
508.		
509.		
Adjustments for items unpaid by seller		
510. City property taxes		
511. County property taxes		
512. Assessment Taxes		
513. School property taxes		
514. Flood Insurance		
515. Other taxes		
516.		
517.		
518.		
519.		
520. Total Reduction Amount Due Seller		\$4,855.80
600. Cash At Settlement To/From Seller		
601. Gross Amount due to seller (line 420)		\$36,297.97
602. Less reductions in amt. due seller (line 520)		\$4,855.80
603. Cash To Seller		\$31,442.17

The Public Reporting Burden for this collection of information is estimated to average 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

Property was acquired by seller through foreclosure. Seller has no knowledge of prior matters. All prorations are final. No adjustments for taxes or other items will be made after closing.

RAE

L. Settlement Charges					
700. Total Real Estate Broker Fees	\$2,375.00				
Division of Commission (line 700) as follows:					
701. \$1,125.00	to	ANDERJOHN GROUP			
702. \$1,250.00	to	BRIDGE REALTY, LLC			
703. Commission Paid at Settlement				\$0.00	\$2,375.00
704. Administrative Fee	to	BRIDGE REALTY, LLC.		\$495.00	
800. Items Payable in Connection with Loan					
801. Our origination charge			\$0.00	(from GFE #1)	
802. Your credit or charge (points) for the specific rate chosen			\$0.00	(from GFE #2)	
803. Your adjusted origination charges	to			(from GFE A)	
804. Appraisal Fee	to			(from GFE #3)	
805. Credit report	to			(from GFE #3)	
806. Tax service	to			(from GFE #3)	
807. Flood certification	to			(from GFE #3)	
900. Items Required by Lender To Be Paid in Advance					
901. Daily interest charges from 10/11/2011 to 11/1/2011 @ \$0/day				(from GFE #10)	
902. Mortgage Insurance Premium for months	to			(from GFE #3)	
903. Homeowner's insurance for years	to			(from GFE #11)	
1000. Reserves Deposited With Lender					
1001. Initial Deposit for your escrow account				(from GFE #9)	\$0.00
1002. Homeowner's insurance	months @	per month			
1003. Mortgage insurance	months @	per month			
1004. City property taxes	months @	per month			
1005. County property taxes	months @	per month			
1006. Assessment Taxes	months @	per month			
1007. School property taxes	months @	per month			
1008. Flood Insurance	months @	per month			
1009. Other taxes	0 months @				
1010. Other taxes	0 months @				
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Title services and lender's title insurance	to	Boston National Title Agency LLC	(from GFE #4)	\$250.00	
1102. Settlement or closing fee	to	Boston National Title Agency, LLC	\$250.00		\$785.00
1103. Owner's title insurance	to	LandSafe Default, Inc.	(from GFE #5)		\$118.80
1104. Lender's title insurance	to		\$0.00		
1105. Lender's title policy limit \$		\$0.00/\$0.00			
1106. Owner's title policy limit \$		\$35,900.00/\$0.00			
1107. Agent's portion of the total title insurance premium	to	LandSafe Default, Inc.	\$100.58		
1108. Underwriter's portion of the total title insurance premium	to	LandSafe Default, Inc.	\$17.82		
1200. Government Recording and Transfer Charges					
1201. Government recording charges			(from GFE #7)	\$46.00	
1202. Deed \$46.00, Mortgage Release \$0.00		to Ramsey County MN Recorder			
1203. Transfer taxes			(from GFE #8)	\$127.04	
1204. City/County tax/stamps	Deed \$0.00, Mortgage \$0.00	to Ramsey County MN Recorder			
1205. State tax/stamps	Deed \$127.00, Mortgage \$0.00				
1206. Recording of CRV	to	Ramsey County MN Recorder			\$46.00
1207. Recording of Cert of Trustee & Aff. of Trustee	to	Ramsey County MN Recorder			\$92.00
1208. Record POA	to	Ramsey County MN Recorder			\$46.00
1300. Additional Settlement Charges					
1301. Required services you can shop for			(from GFE #6)		
1302. Management Fee	to	LPS Asset Management Solutions			\$500.00
1303. 2nd Half 2011 Real Estate Taxes	to	Ramsey County Tax Collector			\$893.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$918.04	\$4,855.80

POC (B) - Paid Outside of Closing by Borrower POC (S) - Paid Outside of Closing by Seller POC (L) - Paid Outside of Closing by Lender

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Charges That Cannot Increase		HUD-1 Line Number
Our origination charge		# 801
Your credit or charge (points) for the specific rate chosen		# 802
Your adjusted origination charges		# 803
Transfer taxes		# 1203

Good Faith Estimate	HUD-1
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$127.04

Charges That in Total Cannot Increase More Than 10%		HUD-1 Line Number
Government recording charges		# 1201

Good Faith Estimate	HUD-1
\$0.00	\$46.00

Total Increase between GFE and HUD-1 Charges	
\$0.00	\$46.00

Good Faith Estimate	HUD-1
\$0.00	\$46.00
\$46.00	or 100%

Charges That Can Change		HUD-1 Line Number
Initial deposit for your escrow account		# 1001
Daily interest charges		# 901 \$0/day
Homeowner's insurance		# 903

Good Faith Estimate	HUD-1
\$0.00	\$0.00
\$0.00	\$0.00
\$0.00	\$0.00

Loan Terms

Your initial loan amount is	
Your loan term is	0 years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$0.00 includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of 0%. The first change will be on and can change again every after. Every change date, your interest rate can increase or decrease by 0%. Over the life of the loan, your interest rate is guaranteed to never be lower than 0% or higher than 0%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$0.00
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$0.00. The maximum it can ever rise to is \$0.00
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$0.00
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$0.00 due in 0 years on
Total monthly amount owed including escrow account payments	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of that results in a total initial monthly amount owed of. This includes principal, interest, any mortgage insurance and any items checked below: <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

RAE

Property was acquired by seller through foreclosure. Seller has no knowledge of prior matters. All prorations are final. No adjustments for taxes or other items will be made after closing.

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

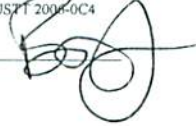
NICE HOMES LLC

By



THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC, ALTERNATIVE LOAN TRUST 1 2005-0C4

By



SETTLEMENT AGENT CERTIFICATION

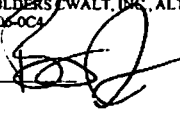
The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Property was acquired by seller through foreclosure. Seller has no knowledge of prior matters. All prorations are final. No adjustments for taxes or other items will be made after closing.

Additional Buyers/Borrowers & Sellers	
I have carefully reviewed the HUD-1 Settlement 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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.	
Section D - Additional Buyers/Borrowers	Section E - Additional Sellers
	THEBANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-0C4
	THEBANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-0C4
	By 

Property was acquired by seller through foreclosure. Seller has no knowledge of prior matters. All prorations are final. No adjustments for taxes or other items will be made after closing



1515 W. 14th Street
Tempe, AZ 85281

Date: September 28, 2011

INVOICE

FILE NUMBER: 11-0026363
PROPERTY ADDRESS: 652 Hawthorne Ave E, St. Paul, MN 55117
BUYER NAME: Nice Homes LLC
PCOE: 10/4/2011

Created By: Jcollard
Modified By:
Modified By:
Modified By:
Modified By:

Underwriter: First American Fidelity
 Old Republic Fidelity/Commonwealth
 Stewart Fidelity/Chicago Title

Rate: Basic Re-Issue Simultaneous Extended Split-Closing

	<u>AMOUNT</u>	<u>FEE</u>
Owner's Policy:	\$35,900.00	\$118.80
Loan Policy:		
Title Binder:		
Search:		
Endorsement(s):		
Chain of Title:		
Total:		\$118.80

Total Title Premium Percentages:

Agent's (Landsafe)	Underwriter's
Portion 85%	Portion 15%
\$100.98	\$17.82

Please reflect the above fees on the HUD Statement payable to Landsafe Default Inc., and **WIRE** title premiums.

DO NOT SEND A CHECK TO THE ABOVE ADDRESS - FEES MUST BE WIRED.

Thank you,
Landsafe Default Inc.



Tuesday, October 4, 2011

RECORDING & UCC

Real Estate Recording Guide
UCC Filing Guide

DATA

Laws & Customs ▶
Fee Splits ▶
Document Execution ▶
Trustees ▶
Title Digests A-J ▶
Title Digests L-Z ▶

TAX

Transfer Tax ▶
Mortgage Tax ▶
Property Tax ▶
Economic/Equity Interest ▶
Withholding Tax ▶

FORMS

State-Specific ▶
Endorsements ▶
Policies ▶

NEWS/PUBLICATIONS

Industry News Feed
Fraud Insights

ETC.

Links ▶
Glossary ▶
State Abbreviation List
User Survey

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[<< Back to Start Screen](#) | [State Summary](#) | [State Forms](#) | [Office Detail Page](#)

Ramsey County, MN

US Postal Service Delivery Attn: Real Estate Recording Ramsey County Recorder PO Box 64099 St. Paul, MN 55164-0099	Courier Delivery Attn: Real Estate Recording Ramsey County Recorder 90 West Plato Blvd. St. Paul, MN 55107
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PHONE: 651-266-2000 **FAX:** Not available
INTERNET: <http://www.co.ramsey.mn.us/prt/index.asp>
MAKE CHECKS PAYABLE TO: Ramsey County Recorder
Cashier's Check/Money Order: Not required.

Calculator Results - As of October 04, 2011 3:16 PM CST

DEED

Deed Amount: \$35,900.00
 Rounded Deed Amount Used For Tax Calculation: \$35,900.00
 Number of Pages: 3

Deed Question(s)
 Is there a well certificate being recorded with this document? No

Deed Fees
 Total Deed recording fee for Ramsey County, MN: \$46.00
 Total Deed transfer taxes or fees for Ramsey County, MN: \$127.06

POWER OF ATTORNEY

Number of Pages: 5

POA Fees
 Total POA fee for Ramsey County, MN: \$46.00
 Total POA tax for Ramsey County, MN: No tax is due for this transaction.

ASSUMPTIONS:

- INDICATE THE MARITAL STATUS OF ALL GRANTORS IN DOCUMENTS AND IN ACKNOWLEDGEMENTS. INCLUDE WELL CERTIFICATE WHEN PRESENT.
- INDICATE MARITAL STATUS OF ALL GRANTORS IN DOCUMENTS AND IN ACKNOWLEDGMENTS.
- IF NO WELL, INCLUDE STATEMENT: THE SELLER CERTIFIES THAT THE SELLER DOES NOT KNOW OF ANY WELLS ON THE DESCRIBED PROPERTY.
- THE BUYER IS CUSTOMARILY RESPONSIBLE FOR PAYMENT OF THE MORTGAGE TAX.

TAX NOTES:

- Pay taxes to County Treasurer, and include a separate check payable to the County Treasurer for a special



Ramsey County

Property Records and Revenue

P O Box 64097

St Paul, MN 55164-0097

TAXPAYER NAME(S) AND ADDRESS

Tax Statement 2011 20 29 22 43 0168

KRISTINA TRAN
AKH-THUAN TRAN
652 HAWTHORNE AVE E
SAINT PAUL MN 55106-1905

FD-46 302
10



'202922430168'

2011 Property Tax Statement

January 2, 2009 Payable 2010	January 2, 2010 Payable 2011	Assessment Date Tax Payable Year	PROPERTY ADDRESS
135,900	120,400	Estimated Market Value	652 HAWTHORNE AVE E
		Value Excluded	ABBREVIATED TAX DESCRIPTION
		New Improvements	STONE & MORTON'S ADDITION
135,900	120,400	Taxable Market Value	LOT 12 BLK 4
Res Hstd	Res Hstd	Property Classification	PROPERTY IDENTIFICATION NUMBER (P.I.N.)
			20 29 22 43 0168 151

ESS Refunds? You may be eligible for one or more tax refunds to reduce your property tax. Read the back of the tax statement to find out how to apply.

2010	2011	TAXES PAYABLE YEAR
	\$ 1,522.58	1. Use this amount on Form M1PR to see if you're eligible for a property tax refund. File by August 15. If box is checked, you owe delinquent taxes and are not eligible. <input type="checkbox"/>
\$ 1,582.92		2. Use these amounts on Form M1PR to see if you are eligible for a special refund
Property Tax and Credits		
1,833.01	1,788.62	3. Property taxes before credits
250.09	264.04	4. Homestead and Agricultural credits that reduce property taxes
1,582.92	1,522.58	5. Property taxes after credits
Property Tax by Jurisdiction		
532.20	505.44	6. Ramsey County
42.65	39.49	a. Regional Rail Authority
4.10	3.75	b. Public Safety Radio System
		c.
420.18	383.33	7. City or Town - ST PAUL
0.00	0.00	8. State General Tax
		9. School District 625
136.97	126.90	a. Voter approved levies
381.36	401.43	b. Other local levies
		10. Special taxing districts
31.61	28.38	a. Metropolitan special taxing districts
33.85	33.88	b. Other special taxing districts
0.00	0.00	c. Tax increment
0.00	0.00	d. Fiscal dispensity
0.00	0.00	11. Non-school voter approved referenda levies
1,582.92	1,522.58	12. Total property tax before special assessments
253.08	263.42	13. Special assessments and charges added to this property tax statement for taxes payable in 2011
		a. 121.60 T-011000320 - RIGHT OF WAY MAINT. ASMT.
		b. 78.14 T-011000600 - Storm Sewer Charge
		c. 63.68 R-011199960 - RECYCLING
		d.
		e.
		f.
		g.
		h.
0.00	0.00	Contamination Tax
\$ 1,836.00	\$ 1,786.00	14. Total Property Tax and Special Assessments

Property Records and Revenue Contact Information

Web: www.co.ramsey.mn.us/hr	Location: 90 West Plato Blvd, St. Paul, MN	Telephone
Types of Information	Email	
General Tax Information - Taxes, Payments, Taxpayer and Mailing Address, Special Assessments	AskPropertyTaxesandRecords@co.ramsey.mn.us	651-266-2000
Assessing Services - Value, Classification, Exemption Homestead	AskCountyAssessor@co.ramsey.mn.us	651-266-2131
Mapping - Legal Description, Splits	AskHomestead@co.ramsey.mn.us	651-266-2040
Delinquent Taxes	AskCountyAssessor@co.ramsey.mn.us	651-266-2181
County Recorder	AskPropertyTaxesandRecords@co.ramsey.mn.us	651-266-2002
Registrar of Titles	AskCountyRecorder@co.ramsey.mn.us	651-266-2050
Elections	AskCountyRecorder@co.ramsey.mn.us	651-266-2060
	Elections@co.ramsey.mn.us	651-266-2171

Need a Tax Payment Reminder? Go to www.co.ramsey.mn.us/hr/tax/yes and click on Subscribe
For resources to help with mortgage foreclosure - go to www.co.ramsey.mn.us/hr/Mortgage_foreclosure.htm

SEE BACK OF TAX STATEMENT FOR VALUABLE RECYCLING INFORMATION.

BNT File# 11219951

BUYER AFFIDAVIT

State of Minnesota,
City/County of St Paul/Ramsey, to-wit:

The undersigned (the "Buyer", whether one or more), being first duly sworn, deposes and says that:

1. Buyer is purchasing the property described as follows:
652 HAWTHORNE AVENUE EAST, SAINT PAUL, MN
(the "Property")
2. No proceeding in any bankruptcy or receivership has ever been instituted by Buyer, and Buyer has never made an assignment for the benefit of creditors.
3. Buyer knows of no action or proceeding relating to the Property which is now pending in any State or Federal Court in the United States, and Buyer is not aware of any State or Federal Judgment or any Federal Lien of any kind or nature whatsoever, which now constitutes or could constitute a lien or charge upon the subject property.
4. There are no judgments, IRS liens and/or State Revenue Liens against Buyer which are unpaid or unsatisfied of record in any court of this State or of the United States.
5. If Buyer is an individual, Buyer's marital status is:
 Single
 Married to each other
 Married to someone else
6. If Buyer is an individual, Buyer is of legal age and has never been adjudged incompetent. There are no matters pending against any Buyer that could give rise to a lien that would attach to the Property prior to the recording of the interests to be insured, and Buyer has not and will not execute any instrument (nor permit any action to be taken) that would adversely affect the title or interests to be insured.
7. To the best of Buyer's knowledge, information, and belief: (a) within the past 120 days there have been no improvements, alterations, or repairs to the above described Property for which the costs thereof remain unpaid, and that within the past 120 days there have been no claims for labor or material furnished for repairing or improving the same, which remain unpaid; (b) there are no actual or potential mechanic's, materialmen's, or laborer's liens against the Property; (c) there are no tenancies, leases or other occupancies (oral or written) affecting the Property; (d) no other person or entity

has any contract to purchase, option to purchase, right of first refusal, or other potential claim of right to purchase the Property.

This Affidavit is given for the purpose of inducing **Boston National Title Agency, LLC** to issue title insurance on the subject property, with knowledge that **Boston National Title Agency, LLC** will rely upon the statements set forth herein.



signature

Nicole Homes, LLC

State of Minnesota,
City/County of St. Paul/Ramsey, to-wit:

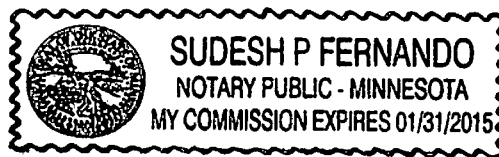
The foregoing instrument was acknowledged before me on October 11, 2011, by Rolando A Estrada, who is are () personally known to me or () has produced MN/DL as identification.



NOTARY PUBLIC

Printed Name: Sudesh P. Fernando

My Commission Expires: 01-31-2015



CLOSING ACKNOWLEDGEMENT / POSSESSION OF PROPERTY

RE: 11219951

**PROPERTY ADDRESS: 652 HAWTHORNE AVENUE EAST
SAINT PAUL, MN 55117**

CLOSING DATE: 10/11/11

CERTIFIED FUNDS

Certified funds are required for closing and must be delivered to Boston National at or before Closing.

In the event Buyer is wiring funds for Closing, Boston National must have confirmed receipt of those funds in order for the Buyer to execute the closing documents. In the event the wire has not been confirmed as received, Buyer acknowledges that Buyer will be allowed to execute the documents with the understanding that, if BNT has not confirmed receipt of the wire by not later than 12pm (noon) the following business day, the Closing will be considered invalid and any executed documents will be voided. New closing documents will be re-drawn and a new closing date will be established.

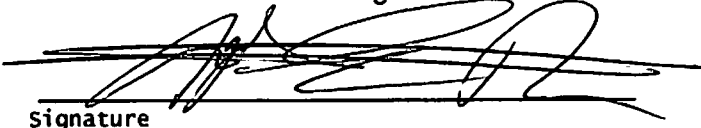
Buyer further acknowledges that Buyer will incur an additional closing charge for the Notary to appear and conduct a second closing (if applicable).

Personal checks and ACH Transfers are not considered "certified funds."

POSSESSION OF THE PROPERTY

Per the terms of the Contract, possession of the Property cannot be given until Boston National is in receipt of certified funds necessary to complete the Closing, along with authorization to disburse the funds from any applicable Lender. If Buyer is purchasing the property using funds obtained in connection with a loan, Buyer understands and acknowledges that the Lender may require evidence of signed documentation before authorizing release of its funds for closing, meaning that possession cannot be delivered until funding authorization has been secured, which, in some circumstances may be the next business day or longer. Buyer acknowledges that Boston National will notify the Listing Agent as soon as the conditions to possession have been satisfied. Buyer agrees to indemnify and hold harmless Boston National Title Agency, LLC with respect to any issues related to the timing of, delays associated with or any other matter related to possession of the Property.

I have read and acknowledge the statements above.



Signature

Buyer Name: Nice Homes, LLC

Post-Closing Final Documentation Acknowledgement

**RE: 652 HAWTHORNE AVENUE EAST, SAINT PAUL, MN 55117
BNT File No. 11219951**

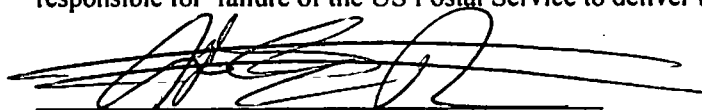
Buyer acknowledges that the original Deed will be forwarded to the Recording Office in the jurisdiction where the Property is located as soon as possible following closing. Buyer further acknowledges that it can take up to 120 days for the Deed to be returned to Boston National from the Recording Office, and that the Owner's Title Insurance Policy cannot and will not be issued until the recorded Deed is returned. Buyer directs Boston National to mail the original recorded deed and Owner's Title Insurance Policy to the following address (place an "X" on the appropriate line):

_____ **Property Address:**
652 HAWTHORNE AVENUE EAST, SAINT PAUL, MN 55117

XX _____ **Buyer's Current Address:**
902 ARCADE STREET, ST PAUL, MN 55106

_____ **The following address (Please print legibly):**

Buyer acknowledges that the original documents will be sent to the Buyer via the U.S. Postal Service to the address indicated above, and Buyer agrees that Boston National Title Agency, LLC shall not be responsible for failure of the US Postal Service to deliver the documents timely.



signature

COMPLIANCE AGREEMENT

CLOSING DATE: 10/11/2011 RE: FILE #: 11219951

SELLERS: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC, ALTERNATIVE LOAN TRUSTT 2006-0C4

BUYERS: NICE HOMES LLC

PROPERTY ADDRESS: 652 HAWTHORNE AVENUE EAST
SAINT PAUL, MN 55117

CLOSING AGENT: Boston National Title Agency, LLC

We, the undersigned Buyers(s) of the above captioned property, hereby acknowledge the following with respect to the transfer of the above captioned property (the "Property"):

Buyer Initials

RAE
initials

All contingencies set forth in the Contract of Sale have been complied with.

RAE
initials

It is understood by the Buyer(s) with respect to tax proration that both parties have accepted such proration as a final determination of liability for taxes between the parties. The proration of taxes as shown by the closing statement on this date has been made on the basis of the method checked below.

- Current Tax bill
- Taxes for the previous year, the same exemptions to be allowable for the current year
- An estimate of current year's tax, based on the latest information with regard to current millage, assessed valuation and exemptions allowed

RAE
initials

Buyer(s) acknowledge(s) and agree(s) that all utility bills, including but not limited to water, sewer, gas, garbage and electric, as well as unrecorded assessments and association dues, if applicable, are the responsibility of the parties involved in this transaction and not of the Closing Agent. Buyer(s) acknowledge(s) that any amounts owing with respect to the Property which are not collected on the HUD-1 at closing shall remain the obligation of the party who incurred the expense as of the Closing Date, and Buyer(s) hereby agree to take all action necessary to satisfy any obligations which are outstanding after the Closing Date as soon as possible following notification from the Closing Agent.

RAE
initials

Buyer(s) will timely and fully cooperate to adjust for clerical errors on any or all closing documentation, as necessary, including issuance of funds required to satisfy any amounts owed by Buyer(s) in connection with the closing which are not collected on the HUD-1 Settlement Statement at the time of closing.

RAE
initials

Unless otherwise prohibited by law, Buyer(s) consent(s) to the placement of the settlement funds for the above referenced transaction into an interest bearing escrow account in the name of **Boston National Title Agency, LLC** and further understand(s) and agree(s) that the interest earned on such account will be the property of **Boston National Title Agency, LLC**.

RAA
initials

Buyer(s) acknowledge(s) that Closing Agent may have engaged the services of outside vendors for certain services in connection with the closing for the transfer of the Property. Such services were engaged for the convenience of the Buyer(s) and to facilitate the closing, and Buyer(s) hereby understand and agree that Closing Agent shall be held harmless from any damages or claims which may result from said engagement of services.


Buyer Contact Information After Closing (please print legibly):

Buyer Phone: 651-336-3842

Buyer Address: 902 Arcade St, St Paul, MN 55106

Buyer Email: roy.aguilar@hotmail.com

BUYER(S)/BORROWER(S)


signature

LandSafe Default, Inc.

6360 NW 5th Way Suite 200
Fort Lauderdale, FL 33309
954-598-7540

File Number: 11-0026363


**ADDRESS VERIFICATION
FOR FINAL POLICY**

Please select from the below choices to receive your final title policy:

E-mail Address _____

Name(s): Nice Homes, LLC
Street Address: 902 Arcade St
City, State, Zip: St Paul, MN 55106
Phone: 651-336-3842 612-220-6460

By signing below, you are confirming that the final policy and any other original documents or communication should be mailed to the above address or e-mailed to the associated e-mail address.



Buyer

Buyer

10/11/11

Date

Wire Transfer Services

Outgoing Wire Transfer Request

MN/DL / 10/14
 DEPOSIT ONLY
 TOKEN
 SWIFT
 CLAB
 SW
 TRF
 WED



A customer or team member, with the customer present, completes this form when requesting to send a wire. Outgoing wires can only be sent for Wells Fargo customers. Retain the original copy and provide a copy to the customer ensuring you give the customer the Agreement for Outgoing Wire Transfer Request (page 2 when form is accessed on-line & preprinted on the back of printed forms). Note: Wells Fargo Wire Transfer Services will route wires based on correspondent banking relationships. See back (page 2) for explanations of the Mexican CLABE account, the SWIFT BIC, the International Routing Code (IRC) and the International Bank Account Number (IBAN). *Required information is noted with an asterisk.

*Today's Date
10/12/2011

*Send Date (if next day submit wire after 4:30 CT. Store must hold if other than today or next day date.)
10/12/2011

1. Originator's Information

*Customer's Name: ROLANDO AGUILAR ESTRADA - Nice Homes LLC *Phone Number: 612-220-6460

*Customer's Physical Address, City, State, Zip Code: 358 BATES AVE, SAINT PAUL, MN 55106

*Transfer from Wells Fargo Account No. (Must be checking, savings, market rate, wholesale checking account or 10-digit command account): 3804000000 *U.S. Dollar Wire Amount: 35716.01

International Wire only: When sending in foreign currency, please ensure the beneficiary's account accepts the designated currency.
 Funds to be sent in foreign currency: Yes No
 Foreign Currency Type/Name (SVT/SVP will default to FX unless specified otherwise): _____ *Currency Code (if known): _____ *Foreign Currency Amount: _____

2. Beneficiary/Recipient Information (This is the ultimate recipient of the wire transfer funds.)

*Beneficiary/Recipient Name: BOSTON NATIONAL TITLE AGENCY, LLC

*Beneficiary Account Number, Mexican CLABE # or the International Bank Account Number (IBAN) where applicable: 378006762

Beneficiary's Physical Address, City, State, Zip Code (A physical address is required for foreign wires.): 473 NW PRIMA VISTA BLVD, PORT STREET, LUCIE, FL 34983

Information for the Beneficiary (invoice number, purchase order number, etc.): _____ Beneficiary Phone Number: NAE

3. Beneficiary Bank Information (This is the financial institution where the beneficiary maintains their account.)

*Beneficiary Bank RTN or SWIFT Bank Identifier Code (SWIFT BIC): 021001088 *International Routing Code (IRC): _____

*Beneficiary Bank Name: HSBC BANK USA, NA

Beneficiary Bank Address, City, State, Zip, Country (optional information): 11280 LEGACY AVE, SUITE 100, PALM BEACH, FL, 33410

Information for Beneficiary Bank (wires to Mexican banks require the CLABE account number in the Beneficiary instructions to ensure correct payment.): _____

4. Intermediary Bank Information (This is a financial institution that the wire must pass through before reaching the final beneficiary bank.) This section is optional and not required for all wires. Please note that routing may be altered depending on Wells Fargo Bank's correspondent relationships.

Optional: *Intermediary Beneficiary Bank RTN or SWIFT BIC: _____ International Routing Code (IRC): _____

*Intermediary Bank Name: _____ *Intermediary Bank Account No.: _____

Intermediary Bank Address City, State, Zip, Country (optional information): _____

Information for Intermediary Bank: _____

5. Wire Fee & Customer Signature (Additional fees from intermediary and beneficiary banks may be charged to international transactions - see Fees Section on page 2 of this form.)

Wire Fee Amount (the Transfer From account will be charged the fee.) The region that houses the account being debited determines the fee amount. Use the fee information available through Teamworks and/or Banker's Guide. Do not use SVT/SVP for fee when account is not in your region. Additional fees may apply (see page 2 of this form). Contact WBR Store Support for questions regarding Command Fees.

*AU where the Originator's account is located	*Fee Amount
09662	\$ 20.00

My signature here indicates agreement to all of the information on this Outgoing Wire Transfer Request and to the terms and conditions on the second page of this request. Wells Fargo is authorized to rely on the information on this Request in making the requested funds transfer.

*X [Signature] *Date: 10/12/11

6. Wells Fargo Use Only - Wells Fargo Approval - Following MUST be completed for ALL outgoing wires.

International Wire Foreign Currency Information

Rate: _____ Contract No. (required when \$100,000 or more U.S. \$): _____ FX Trader Contact: _____

*Wire Transaction/FAS Number: FW000966228557327 *Name on ID used by customer: ROLANDO AGUILAR-ESTRADA Method used to verify business acct. transaction authority: SVP

*1st ID type, number, issued by State/Country & Expiration Date: MN/DLY/195206494915 EXP 10/15/2014 *2nd ID type, number, issued by State/Country & Expiration Date: _____ PIN PAD: _____

*Initiated by and AN #: X 09662 *First Approval: X [Signature] Second Approval, if applicable: X [Signature]

7. Wires in Process (WIP)

*When Customer's account is not debited, the WIP Account is funded by

Paid by Check Paid Cash Paid through account other than checking, savings, MRA, TRS or Hogan. Reference Acct #: _____

Tax ID Type - Type & No. are required when customer's account is not debited. Tax ID No. (if non-citizen provide Alien ID # Document # & Country): _____