

October 8, 2021

Wolff Projects and Maintenance, LLC  
8331 Westwood Rd Ne  
Spring Lake Park, MN 55432  
612-867-0731  
Building Contractor Lic #BC484812

Re: 864 Marion Street, St. Paul, MN

Dear Sir or Madam:

In regard to this property, financing has been obtained through the owner, Robert Schilling and funds continue to be available. As work has progressed, I have been billing for a draw for reimbursement of work performed.

Lender is SD Lending, LLC, 101 North Phillips Avenue, Ste 308, Sioux Falls, SD 57104  
Title company is Arden Title Company who is holding money for the job.

These funds are and will be used exclusively for the improvements of 864 Marion Street.  
The loan amount of \$76,500 for completion of project has been granted. \$3,600 has been dispersed of this amount to date for repairs.

Sincerely,



Brian Wolff, Owner  
Wolff Projects and Maintenance, LLC



Robert Schilling, building owner

M.W. Wireworks, Inc.  
 6125 Blue Circle Dr.  
 Ste. 218  
 Minnetonka MN 55343




(612)787-2177

Mr. Bob Schiller  
 Brian Wolff  
 864 Marion St St. Paul, Mn 55117  
 St. Paul 55117

Estimate # 05162341  
 Estimate Date October 8, 2021  
**Estimate Total (USD) \$6,560.00**

Task	Time Entry Notes	Rate	Hours	Line Total
	Mr. Bob Schiller 864 Marion St St. Paul, Mn 55117 (612) 434-8722	0.00	0	0.00

Item	Description	Unit Cost	Quantity	Line Total
Labor and Materials	--Furnish labor for the testing of existing receptacles and fixtures through out*  --Furnish and replace breakers to match manufacturer panel and circuits.  --Furnish labor for the installation of customer provided LED fixtures in 8 closets.  --Furnish labor for the repair, bonding, and grounding of service.  --furnish labor for the labeling of panels.  --Furnish and install smoke and CO detectors to code.  --Furnish labor for the correction of the wiring in garage.  --Furnish labor for the installation of a customer provided baseboard heater.	6,560.00	1	6,560.00

  
**Ben Woolcott**  
**10/8/2021**

Notes	*Necessary replacement of fixtures or receptacles will be done on a time plus material basis.	0.00	1	0.00
Permits	Permit fees are not included in this estimate.	0.00	1	0.00

**Estimate Total (USD) \$6,560.00**

**Terms**

The material and workmanship furnished under this estimate shall comply with the rules and regulations set forth in the National Electrical Code, and in all State and Local regulations governing such work. The price quoted includes the required labor, materials, sales tax (if applicable), insurance, permits, and inspection fees. Any changes to the above specifications shall be made in writing, and as evidence of agreement, shall be signed by both parties. The contractor shall not be held responsible or liable for any loss, damage, or delay, due to causes beyond their control. All labor and material furnished as part of this estimate shall be guaranteed for a period of one year from the date of substantial completion except as otherwise noted. The contractor's liability shall be limited to the replacement of defective parts or labor performed by this contractor. Warranty work shall take place during contractor's normal business hours.

This estimate is valid for 30 days from the date of issue. Additional labor beyond the scope of work included in this estimate will be billed on a time plus material basis.

**PRE-LIEN NOTICE TO OWNER PURSUANT TO MINN. STAT. 514.011**

M.W. Wireworks, Inc., P.O. Box 23464, Minneapolis, MN 55423, does hereby provide notice to you as a company that has or will enter into a contract with M.W. Wireworks, Inc. for furnishing certain services with regard to electrical wiring and low-voltage cabling or installations pursuant to the attached Estimate.

(a) Any person or company supplying labor or materials for this improvement to your property may file a lien against your property if that person or company is not paid for the contributions.

(b) Under Minnesota law, you have the right to pay persons who supplied labor or materials for this improvement directly and deduct this amount from our contract price, or withhold the amounts due them from us until 120 days after completion of the improvement unless we give you a lien waiver signed by persons who supplied any labor or material for the improvement and who gave you timely notice.

50% due upon acceptance of estimate; remaining balance due upon completion.

The above prices and specifications are satisfactory and are hereby accepted.

Signature *Robert Shilling* Date 10/8/21

Printed Name ROBERT SHILLING Title OWNER

**Notes**

Thank you,  
Ben



# RYAN

## PLUMBING AND HEATING

ST. PAUL • MINNEAPOLIS



811 UNIVERSITY AVENUE • ST. PAUL, MINNESOTA 55104

10-7-21

Bob Schilling  
677 Sums  
St. Paul, MN 55106

RE: 864 Marion St.

We propose to furnish and install the following:

Remove ALL OLD PLUMBING AND Rough-in  
NEW FOR 2 BATHROOMS, one on the 1<sup>ST</sup> FLOOR  
AND one on the 2<sup>ND</sup> FLOOR, pull necessary PERMITS, HAVE  
INSPECTOR APPROVE ALL WORK.

For \$9300.<sup>00</sup>

\$3500.<sup>00</sup> ~~down~~

PL 3500 Down  
on 10-7-21

Payments to be made as follows:

~~50%~~ Down, BALANCE AFTER Rough-in  
Completed

This proposal is not a contract until signed by an authorized person, and is subject to acceptance within 30 days from the date of this proposal.

We guarantee all of the material furnished by us in this installation against operating and mechanical defects for a period of 1 year.

If extra work or material is ordered, it is hereby understood that an extra charge will be made.

If court action, legal fees and/or legal procedures need to be undertaken to collect this contract, change orders, time plus materials, work or other obligation; such expenses shall be accepted as being legally added to owner or customer billing unless Ryan Plumbing & Heating Co. is proven wrong by written judgement of the court only.


This constitutes the entire agreement. If there are any questions in regard to this proposal, feel free to call us at any time.

We thank you for your consideration and trust that this proposal will receive our favorable consideration.

Accepted Robert Schilling

Very truly yours,

Date 10-7-21

  
REFINANCE CLOSING  
ACKNOWLEDGMENT

BUYERS: Robert Schilling,

FILE NO.: 2021-54634

THE UNDERSIGNED BORROWERS OF THE ABOVE DESCRIBED PROPERTY STATE THAT THEY ARE AWARE Arden Title, LLC IS HANDLING PART OR ALL OF THE CLOSING OF THE ABOVE MENTIONED PROPERTY AND THAT Arden Title, LLC CANNOT AND HAS NOT GIVEN EITHER LEGAL OR TAX ADVICE IN CONNECTION WITH THE SALE OF THE PROPERTY OR ANY OTHER MATTER.

YOU ARE INFORMED A TITLE SERVICE FEE WILL BE CHARGED IN THE AMOUNT OF \$550.00 WITHIN THE SEVEN COUNTY METRO, ALL OTHERS \$650.00

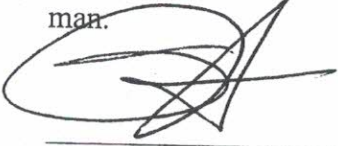
THE BORROWERS AGREE IF REQUESTED BY LENDER OR Arden Title LLC TO FULLY COOPERATE AND ADJUST FOR CLERICAL ERRORS ON ANY AND ALL CLOSING DOCUMENTATION DEEMED NECESSARY OR DESIRABLE IN THE REASONABLE DISCRETION OF LENDER OR THE UNDERSIGNED BUYER AND/OR SELLER DO HEREBY AGREE TO COVENANT IN ORDER TO ASSURE THAT ALL DOCUMENTATION EXECUTED THIS DATE WILL CONFORM AND BE ACCEPTABLE IN THE MARKET PLACE IN THE INSTANCE OF TRANSFER, SALE OR CONVEYANCE.

THE BORROWERS MORTGAGORS UNDERSTAND THAT Arden Title LLC HAS MADE ITS BEST EFFORT TO OBTAIN ACCURATE PAYOFFS/ASSUMPTION/CONTRACT FOR DEED INFORMATION CONCERNING ALL EXISTING MORTGAGES OR CONTRACT FOR DEEDS ON THE ABOVE MENTIONED PROPERTY. THEREFORE SELLERS OR MORTGAGORS (IF FEE OWNERS) AGREE TO HOLD HARMLESS FROM ANY LOSS THEY MAY SUFFER DUE TO AN INCORRECT PAYOFF OR ASSUMPTION STATEMENT, WITH THE EXCEPTION OF ADDITIONAL INTEREST FOUND TO BE DUE AND OWING BECAUSE FAILED TO DELIVER THE PAYOFF FUNDS IN A TIMELY MANNER.

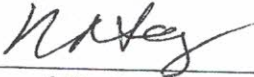
THE BORROWER(S) ARE RESPONSIBLE FOR CANCELING ANY AUTOMATIC PAYMENT WITHDRAWL ARRANGMENTS WITH THEIR LENDER. ARDEN TITLE DEOS NOT GUARANTEE THE CREDITOR WILL PROVIDE AN ACCEPTABLE RECORDABLE SATISFACTION OF MORTGAGE OF LIEN.

STATE OF MINNESOTA, COUNTY OF RAMSEY

This instrument was acknowledged before me on May 7, 2021, by Robert Schilling, a single man.

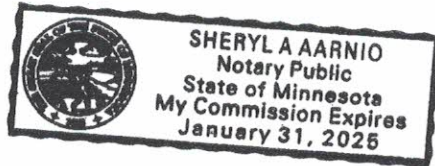


\_\_\_\_\_  
Signature of notarial officer



\_\_\_\_\_  
Title and Rank

My Commission Expires: 1.31.21



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

\_\_\_\_\_

 (Seal)  
Robert Schilling - Borrower

\_\_\_\_\_ [Space Below This Line for Acknowledgment] \_\_\_\_\_

THE BORROWER(S) CERTIFY THAT THERE ARE NO OUSTANDING MORTGAGES'S/LIENS, THAT ARDEN TITLE LLC IS NOT AWARE OF NOT YET OF RECORD AGAINST THE PROPERTY. OTHER THAN WHAT IS REFLECTED ON THE SETTLEMENT STATEMENT.

REL INITIAL

\_\_\_\_\_ INITIAL

HOLD HARMLESS AGREEMENT: THE UNDERSIGNED BORROWER(S) DO HEREBY INDIVIDUALLY AND JOINTLY AGREE TO FULLY PROTECT, DEFEND AND HOLD HARMLESS ARDEN TITLE LLC FROM AN AND ALL LOST, COST, DAMGES, ATTORNEY'S FEES AND EXPNESE OF EVERY KNIND AND NATURE WHICH IT MAY SUFFER, EXPEND OR INCUR, UNDER OR BY REASON OF THIS CLOSING. ARDEN TITLE WILL NOT BE RESPONSIBLE FOR PAYMENT OF RECOVERY OF ANY FEES ASSOCIATED WIH THIS TRANSACTION.

For any changes or signatures needed contacts

X Phone Number 651-224-8606

X Email for Docs: \_\_\_\_\_

X Robert Schilling  
Robert Schilling \_\_\_\_\_



## BORROWER AFFIDAVIT

State of Minnesota, County of Ramsey

Title Agent: ARDEN TITLE LLC

Commitment Number: 2021-54634

To induce Westcor Land Title Insurance Company and the above-referenced agent to issue a policy in accordance with the above commitment, the undersigned being first duly sworn, deposes and says as follows:

1. I am/we are the owner of the real estate referred to in the above-referenced commitment.

**Provide Copy of Commitment to Borrower**

2. I am/we are a citizen of the United States, is under no legal disability, has not been divorced since purchasing the real estate, and had never been known by any other name (except as listed below), and the Borrower is not a nonresident alien, foreign corporation, foreign trust, foreign estate or other foreign entity (as defined in the Internal Revenue Code or Income Tax Regulations).

3. That no proceedings in bankruptcy or receivership have been instituted by or against the deponents(s), nor has deponent(s) made any assignment for the benefit of creditors, which is in effect as to said real estate.

4. That there are no actions or proceedings now pending in any State or Federal Court, nor any State or Federal tax liens, or any other State or Federal lien or civil judgment of any kind or nature, including but not limited to support obligations, which could constitute a lien or charge against the real estate.

5. That there are no delinquent real estate taxes or unpaid current real estate, special assessments or pending assessments, or unpaid utility bills.

6. That there are no unpaid bills or claims for labor, services, or material furnished for alteration, repair or construction of any improvement to said real estate, and no such alteration, repair or construction has occurred within the last six (6) months. NOTE: If alterations, repairs or construction has occurred within this time frame, an Affidavit Regarding Liens must be completed. Please contact the agent listed above for the appropriate form.

7. That unless otherwise indicated, I am/we are the occupants of real estate and there are no unrecorded liens, leases or options to purchase, or other unrecorded provisions, easements, rights of way, or agreements which encumber the real estate.

8. That no dispute exists concerning the title to said real estate, the boundary lines of same, nor the location of the improvements upon this real estate or the adjoining real estate.

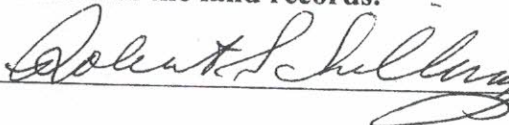
9. There are no other real estate mortgages on the property other than the mortgage(s) disclosed on the title insurance commitment AND there have not been made any draws against any open equity line loans secured by the above referenced real estate that are to be paid down or closed as a condition of the loan.

10. There are no purchase money obligations being created in this transfer in favor of any seller.

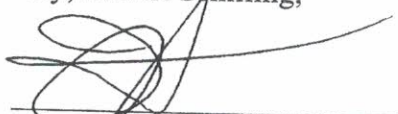
**11. That in consideration of Westcor Title Insurance Company issuing its policy/policies effective as of the date of closing without making exception therein to matters which may arise between the [date of Land Records office closure\* and the date documents creating the interest being insured have been**

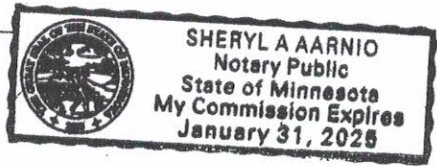
filed for record and which matters may constitute an encumbrance on or affect the title, I/we will promptly defend, remove, bond or otherwise dispose of any encumbrance, lien or objectionable matter which may arise or be filed, as the case may be, against the Property as a result of any act or omission of the undersigned during the period of time between the date of the above title commitment(s) issued by Westcor Land Title Insurance Company, which commitment(s) is referenced hereto and made part hereof and the date of recording of all closing instruments, and to hold harmless and indemnify Westcor Title Insurance Company and [agent] against all expenses, costs and attorney's fees, which may arise out of our failure to so remove, bond or otherwise dispose of any liens, encumbrances or objectionable matters.

12. Borrower acknowledges that: (a) Neither Title Agent nor Westcor Land Title Insurance Company can provide any estimate as to the time of recordation of the deed or other title documents in the Land Records. (b) Among other things, Purchaser may not be able to refinance or sell the Property, obtain building permits, or demonstrate recorded ownership of, and legal title to, the Property until the time that the deed or title document is recorded in the land records.

  
Robert Schilling,

Executed, subscribed and sworn to me this 05/07/2021  
By, Robert Schilling,

  
Notary



My Commission Expires: 1-31-25  
Notary Public

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

Lot 24 and the South 15 ft of Lot 25, Block 12, Lewis Second Addition to the City of St. Paul, Ramsey County, Minnesota

After Recording Return To:  
**SD Lending, LLC**  
101 North Phillips Avenue  
Suite 308  
Sioux Falls, SD 57104

Loan Number: SchillingR  
File Number: 2021-54634  
Parcel ID: 25-29-23-41-0203

[Space Above This Line For Recording Data]

## MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) **“Security Instrument”** means this document, which is dated **May 7, 2021**, together with all Riders to this document.

(B) **“Borrower”** is **Robert Schilling, a single man**. Borrower is the mortgagor under this Security Instrument.

(C) **“Lender”** is **SD Lending, LLC**. Lender is a **corporation** organized and existing under the laws of **South Dakota**. Lender’s address is **101 North Phillips Avenue, Suite 308, Sioux Falls, SD 57104**. Lender is the mortgagee under this Security Instrument.

(D) **“Note”** means the promissory note signed by Borrower and dated **May 7, 2021**. The Note states that Borrower owes Lender **SEVENTY SIX THOUSAND FIVE HUNDRED SIXTY AND 00/100 Dollars (U.S. \$76,560.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **May 7, 2022**

(E) **“Property”** means the property that is described below under the heading “Transfer of Rights in the Property.”

(F) **“Loan”** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) **“Riders”** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider          |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> VA Assumption Policy Rider |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         | <input type="checkbox"/> Other(s)[specify] _____    |

(H) **“Applicable Law”** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

# NOTE

May 7, 2021  
[Date]

Vadnais Heights  
[City]

Minnesota  
[State]

864 Marion Street, Saint Paul, MN 55117  
[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$76,560.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is SD Lending, LLC. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of % 0.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS NONE, one time balloon payment May 7, 2022

## 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

## 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments- N/A**

**(B) Default**

If I do not pay the full amount, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

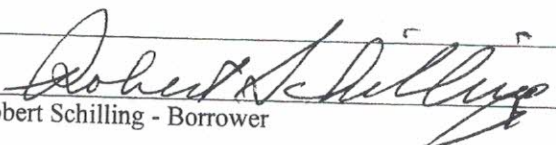
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Witnesses:

  
\_\_\_\_\_  
Robert Schilling - Borrower (Seal)

*[Sign Original Only]*

(Top 3 inches reserved for recording data)

**QUIT CLAIM DEED**  
**Individual(s) to Business Entity**

**Minnesota Uniform Conveyancing Blanks**  
**Form 10.3.2 (2018)**

eCRV number: \_\_\_\_\_

DEED TAX DUE: \$ \_\_\_\_\_

DATE: 5-7-2021  
(month/day/year)

FOR VALUABLE CONSIDERATION, Robert Schilling  
(insert name and marital status of each Grantor)  
\_\_\_\_\_  
("Grantor"),

hereby conveys and quitclaims to SD Lending, LLC  
(insert name of each Grantee)  
a Limited Liability Company under the laws of South Dakota ("Grantee"),

real property in Ramsey County, Minnesota, legally described as follows:

*See Exhibit "A" Attached Hereto and Made a Part Hereof.*

*Deed Given in Lieu of Foreclosure*

Check here if all or part of the described real property is Registered (Torrens)

together with all hereditaments and appurtenances belonging thereto.



Check applicable box:

- The Seller certifies that the Seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document or has been electronically filed. (If electronically filed, insert WDC number: \_\_\_\_\_).
- 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.

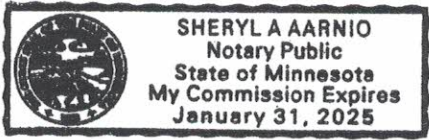
*Robert Schilling*  
 Robert Schilling

STATE OF MINNESOTA, COUNTY OF RAMSEY

This instrument was acknowledged before me on May 7, 2021, by Robert Schilling, a single person.

*[Signature]*  
 \_\_\_\_\_  
 Signature of notarial officer

*Notary*  
 \_\_\_\_\_  
 Title and Rank



My Commission Expires: 1-31-25

THIS INSTRUMENT WAS DRAFTED BY:  
 Arden Title, LLC  
 1050 Centerville Circle  
 Vadnais Heights, MN 55127

TAX STATEMENTS FOR THE REAL PROPERTY DESCRIBED IN  
 THIS INSTRUMENT SHOULD BE SENT TO:  
 Robert Schilling  
 \_\_\_\_\_

Arden Title, LLC  
 1050 Centerville Circle  
 Vadnais Heights, MN 55127  
 (651) 653-0825

ALTA Borrower's Settlement Statement

<b>File #:</b>	2021-54634	<b>Property</b>	864 Marion Street	<b>Settlement Date</b>	05/07/2021
<b>Prepared:</b>	05/07/2021		Saint Paul, MN 55117	<b>Disbursement Date</b>	05/12/2021
<b>Executive Closer:</b>	Sheryl Aarnio	<b>Borrower</b>	Robert Schilling		
		<b>Lender</b>	SD Lending, LLC		

Description	Borrower	
	Debit	Credit
<b>Primary Charges &amp; Credits</b>		
Loan Amount		\$76,560.00
<b>Loan Charges</b>		
4 Draw Fee \$1500 per draw to SD Lending, LLC	\$6,000.00	
Funding Fee to SD Lending, LLC	\$10,000.00	
Draw Request 4/ \$30.00 Per to Arden Title, LLC	\$120.00	
<b>Government Recording and Transfer Charges</b>		
Recording Fees	\$46.00	
---Mortgage: \$46.00		
Conservation Fee (County Security Instrument Taxes) to Ramsey County Recorders Office	\$5.00	
Mortgage Registration Tax (State Security Instrument Taxes) to Ramsey County Recorders Office	\$183.74	
<b>Title Charges</b>		
Title - Lender's Title Policy to Westcor Land Title Insurance Company	\$217.50	
Title Settlement Fee to Arden Title, LLC	\$275.00	
Title/Abstract Service Fee to Arden Title, LLC	\$300.00	
<b>Miscellaneous Charges</b>		
Loan Construction Funds Available to SD Lending, LLC	\$59,412.76	
<b>Subtotals</b>	<b>Debit</b>	<b>Credit</b>
	\$76,560.00	\$76,560.00
Due from Borrower		\$0.00
<b>Totals</b>	<b>\$76,560.00</b>	<b>\$76,560.00</b>

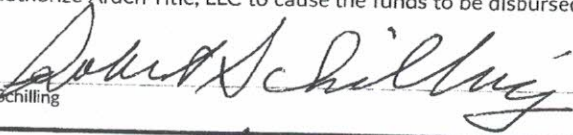
See signature addendum

# Signature Addendum

## Acknowledgement

We/I have carefully reviewed the 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 Settlement Statement.

We/I authorize Arden Title, LLC to cause the funds to be disbursed in accordance with this statement.

 5-7-21  
Robert Schilling Date

 5-7-21  
Settlement Agent Date

# Arden Title, LLC

## PRIVACY POLICY

Attorneys, like other professionals who advise on personal financial matters or who provide real estate settlement services, are now required by a new Federal law to inform their clients (customers) of their policies regarding privacy of client information. Attorneys have been and continue to be bound by professional standards of conduct that are even more stringent than those required by this new law. Therefore, we have always protected your right to privacy.

### Types of Nonpublic Personal Information We Collect

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

- Information we receive from you, such as your personal financial information, your name, address, telephone number, or social security;
- Information about your transactions with us, or others. We receive this information from your lender, accountant, attorney, real estate broker, etc.;
- Information we receive about you that is obtained by us with your authorization; and
- Information from public records.


### Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice to people outside our firm except as agreed to by you or as required or permitted by law. We restrict access to nonpublic personal information about you to people in our firm who need to know that information to provide products or services to you or requested by you or your Lender. In all such situations, we stress the confidential nature of information being shared.

### Protecting the Confidentiality and Security of Current and Former Clients' Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic and procedural safeguards that comply with appropriate federal and state regulations and with our professional standards.

**BORROWER:**

  
Robert Schilling

Date: 5-7-21

**SELLER:**

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Date: