

**TitleSmart, Inc.**  
**ALTA Universal ID: 10330935**  
**4810 White Bear Parkway**  
**Suite 100**  
**White Bear Lake, MN 55110**

**File No./Escrow No. :** 291366  
**Print Date & Time:** September 5, 2024 10:03 am  
**Officer/Escrow Officer :** Casi Maile  
**Settlement Location :** Refer to Closing Notification for Location  
  
**Property Address:** 518 Dayton Avenue  
 Saint Paul, MN 55102  
  
**Borrower:** Richard L. Dreitsch  
 2725 18th Ave S  
 Minneapolis, MN 55407  
  
**Seller:** Willow & Brook, St. Paul LLC, a Minnesota limited liability company  
 202 N Cedar Ave  
 Owatonna, MN 55060  
  
**Lender:** TruStone Financial Credit Union  
  
**Settlement Date:** September 06, 2024  
**Disbursement Date:** September 06, 2024

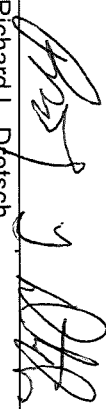
Description	Borrower/Buyer	
	Debit	Credit
<b>Financial</b>		
Lender Credits from TruStone Financial Credit Union		12.00
Sale Price of Property	500,000.00	
Deposit		5,000.00
Loan Amount		160,000.00
<b>Prorations/Adjustments</b>		
County Taxes 09/06/24 - 01/01/25	1,645.69	
<b>Loan Charges to TruStone Financial Credit Union</b>		
Document Preparation Fee	35.00	
Processing Fee \$555.00 paid by TruStone Financial Credit Union on behalf of Borrower		
Underwriting Fee \$165.00 paid by TruStone Financial Credit Union on behalf of Borrower	425.00	
Appraisal Fee \$587.00 paid outside closing by Borrower		
Credit Report Fee	52.50	

Description	Borrower/Buyer	
	Debit	Credit
<b>Loan Charges to TruStone Financial Credit Union (continued)</b>		
Final Inspection Fee		
\$212.00 paid outside closing by Borrower		
Flood Certificate	5.00	
Prepaid Interest	671.25	
\$26.85 per day from 09/06/24 to 10/01/24		
TruStone Financial Credit Union		
<b>Title Charges and Escrow/Settlement Charges</b>		
Lender's Title Insurance to Titlesmart, Inc.	475.00	
Coverage: 160,000.00		
Disclosed Premium: 475.00		
Settlement or Closing fee to Titlesmart, Inc.	350.00	
Title Examination Fee to Titlesmart, Inc.	475.00	
Title Services Fee to Titlesmart, Inc.	170.00	
Owner's Title Insurance to Titlesmart, Inc.	1,096.24	
Coverage: 500,000.00		
Disclosed Premium: 1,096.24		
<b>Commissions</b>		
Brokerage Administrative Compensation - Selling Broker to National Realty Guild	595.00	
<b>Government Recording and Transfer Charges</b>		
Recording Fees to eRecording (CSC)	92.00	
Conservation Fees to eRecording (CSC)	5.00	
Tax Stamps to eRecording (CSC)	384.00	
<b>Miscellaneous</b>		
Homeowner's Insurance Premium		
12 months		
\$3,997.25 paid outside closing by Borrower		
	<b>Debit</b>	<b>Credit</b>
<b>Subtotals</b>	506,476.68	165,012.00
<b>Due from Borrower</b>		341,464.68
<b>Totals</b>	506,476.68	506,476.68

**Acknowledgement**

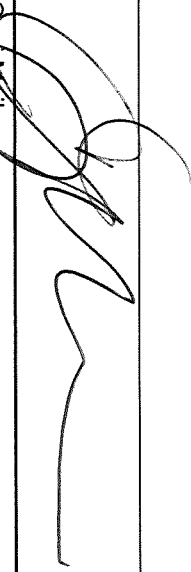
We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize TitleSmart, Inc. to cause the funds to be disbursed in accordance with this statement.

Borrower

  
Richard L. Detsch

Cash Maille

Executive Closer



American Land Title Association

ALTA Settlement Statement - Seller  
Adopted 05-01-2015

**Titlesmart, Inc.**  
ALTA Universal ID: 1030935  
4810 White Bear Parkway  
Suite 100  
White Bear Lake, MN 55110

File No./Escrow No. : 291366  
Print Date & Time: September 5, 2024 9:40 am  
Officer/Escrow Officer : Casi Maille  
Settlement Location : Refer to Closing Notification for Location  
Property Address: 518 Dayton Avenue  
Saint Paul, MN 55102  
Borrower: Richard L. Dreitsch  
2725 18th Ave S  
Minneapolis, MN 55407  
Seller: Willow & Brook, St. Paul LLC, a Minnesota limited liability company  
202 N Cedar Ave  
Owatonna, MN 55060  
Lender: TruStone Financial Credit Union  
Settlement Date: September 06, 2024  
Disbursement Date: September 06, 2024

Description	Seller	
	Debit	Credit
<b>Financial</b>		
Sale Price of Property		500,000.00
<b>Prorations/Adjustments</b>		
County Taxes 09/06/24 - 01/01/25		1,645.69
<b>Title Charges and Escrow/Settlement Charges</b>		
Seller Remote Notary Fee to Lake Title, LLC	200.00	
Sellers Closing Fee to Lake Title, LLC	595.00	
Payoff Processing Fee (Purchase) to Titlesmart, Inc.	50.00	
Proceeds Processing Fee (Purchase) to Titlesmart, Inc.	50.00	
Recording Service Fee to Titlesmart, Inc.	40.00	
<b>Commissions</b>		
Brokerage Administrative Compensation - Listing Broker to Bridge Realty, LLC	595.00	
Commission - Listing Broker 4.3% to Bridge Realty, LLC	21,500.00	
Commission - Selling Broker 2.7% to National Realty Guild	13,500.00	

Description	Seller	
	Debit	Credit
<b>Government Recording and Transfer Charges</b>		
Conservation Fees to eRecording (CSC)	5.00	
Satisfaction / Release to eRecording (CSC)	46.00	
Tax Stamps to eRecording (CSC)	1,700.00	
<b>Payoff(s)</b>		
First Mortgage Payoff to Prime Security Bank	342,185.90	
Loan Payoff	0.00	
Total Payoff	<u>342,185.90</u>	
<b>Miscellaneous</b>		
2nd half 2024 Property Taxes to Ramsey County	2,795.00	
Est Final Water to City of St. Paul	120.00	
Garbage Bill to Republic Services	127.88	
<b>Subtotals</b>	<b>Debit</b>	<b>Credit</b>
<b>Due to Seller</b>	383,509.78	501,645.69
	118,135.91	
<b>Totals</b>	501,645.69	501,645.69

**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 TitleSmart, Inc. to cause the funds to be disbursed in accordance with this statement.

Seller

Willow & Brook, St. Paul LLC, a Minnesota limited liability company

BY: Angela Joy Seard  
Angela Joy Seard (Sep 5, 2024 12:24 PM)

Angela Joy Seard  
 Chief Manager

  
 Dasi Malle  
 Executive Closer

(Top 3 inches reserved for recording data)

**WARRANTY DEED**  
**Business Entity to Individual(s)**

**Minnesota Uniform Conveyancing Blanks**  
**Form 10.1.7 (2016)**

eCRV number: 1689478

DEED TAX DUE: \$1,700.00

DATE: 09/06/2024

FOR VALUABLE CONSIDERATION, Willow & Brook, St. Paul LLC, a Minnesota limited liability company, a Limited Liability Company under the laws of Minnesota ("Grantor"), hereby conveys and warrants to Richard L. Dretsch ("Grantee"), as

(Check only one box)       Tenants in Common      *(If more than one Grantee is named above and either no box is checked or both boxes are checked, this conveyance is made to the named Grantees as tenants in common.)*  
 Joint Tenants

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

Legal description attached hereto and made a part hereof marked Exhibit "A"

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

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

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.

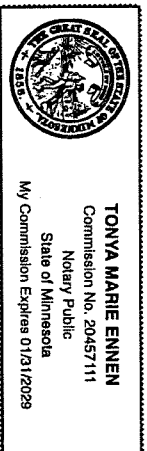
**Grantor**

Willow & Brook, St. Paul LLC, a Minnesota limited liability company

BY: Angela Joy Seard  
Angela Joy Seard  
Chief Manager

State of Minnesota  
County of Mille Lacs

This instrument was acknowledged before me on 09/03/2024, by Angela Joy Seard as Chief Manager of Willow & Brook, St. Paul LLC, a Minnesota limited liability company, a Limited Liability Company under the laws of Minnesota.



Angela Ennen  
(signature of notarial officer)  
Title (and Rank): Notary Public  
My commission expires: January 31, 2029

Notarized remotely online using communication technology via Proof.

THIS INSTRUMENT WAS DRAFTED BY:

Titlesmart, Inc.  
4810 White Bear Parkway, Suite 100  
White Bear Lake, MN 55110

TAX STATEMENTS FOR THE REAL PROPERTY DESCRIBED  
IN THIS INSTRUMENT SHOULD BE SENT TO:

Richard L. Dreitsch  
518 Dayton Avenue  
Saint Paul, MN 55102

**EXHIBIT "A"**

Lot 2, Block 4, Woodland Park Addition to the City of St. Paul, Ramsey County, Minnesota.