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

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

Richard L. Dretsch

Borrower:

Minneapolis, MN 55407 2725 18th Ave S

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 September 06, 2024

Disbursement Date:

Description	Borrower/Buyer	r/Buyer
	Debit	Credit
Financial		
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
Prorations/Adjustments		
County Taxes 09/06/24 - 01/01/25	1,645.69	:
Loan Charges to TruStone Financial Credit Union		
Document Preperation Fee	35.00	
Processing Fee \$555.00 paid by TruStone Financial Credit Union on behalf of Borrower		
Underwriting Fee	425.00	
\$165.00 paid by TruStone Financial Credit Union on behalf of Borrower		
Appraisal Fee \$587.00 paid outside closing by Borrower		
Credit Report Fee	52.50	

Description	506,476.68	506,476.68	Totals
Bescription BorrowerlBuy ustone Financial Credit Union (continued) Debit Debit BorrowerlBuy side closing by Borrower 5.00 5.00 671.25 5.00 671.25 5.00 671.25 5.00 671.25 5.00 671.25 5.00 671.25 5.00 671.25 5.00 671.25 671.20 671.20 671.20 671.20 671.20 671.20 671.20 671.20	341,464.68		Due from Borrower
Bescription BorrowerBuy ustone Financial Credit Union (continued) Debit side closing by Borrower 5.00 side closing by Borrower 5.00 m 09/05/24 to 10/01/24 671.25 I Credit Union 475.00 nce to TitleSmart, Inc. 475.00 m: 475.00 380.00 g fee to TitleSmart, Inc. 170.00 nce to TitleSmart, Inc. 1096.24 00.00 170.00 nce to TitleSmart, Inc. 1096.24 00.00 170.00 nce to TitleSmart, Inc. 1.096.24 00.00 170.00 nce to TitleSmart, Inc. 1.096.24 00.00 92.00 0c elocation of CSC) 92.00 0c elocation of CSC) 384.00 0c elocation of CSC) 384.00 0c elocation of CSC) 384.00	165,012.00	506,476.68	Subtotals
Borrower Buy	Credit	Debit	
Bescription BorrowerBuy side closing by Borrower 5.00 671.25 m 09/06/24 to 10/01/24 671.25 671.25 I Credit Union 475.00 70.00 In: 475.00 475.00 70.00 I TitleSmart, Inc. 70.00 70.00 I TitleSmart, Inc. 92.00 92.00 I TitleSmart, Inc. 92.00 92.00 I TitleSmart, Inc			\$3,997.25 paid outside closing by Borrower
Ustone Financial Credit Union (continued) Borrower/Buy side closing by Borrower 5.00 m 09/06/24 to 10/01/24 671.25 I Credit Union 671.25 noe to TitleSmart, Inc. 475.00 no.00 350.00 g fee to TitleSmart, Inc. 475.00 noe to TitleSmart, Inc. 170.00 noe to TitleSmart, Inc. 1,096.24 no: 1,096.24 1,096.24 m: 1,096.24 92.00 of Recording (CSC) 92.00 ording and Transfer Charges 92.00 ording (CSC) 384.00			Homeowner's Insurance Premium
BorrowerlBuy ustone Financial Credit Union (continued) Debit			Miscellaneous
Description Borrower/Buy Side closing by Borrower Soo S		001.00	lax statilitys to executating (cac)
Borrower/Buy Side closing by Borrower Some to TitleSmart, Inc. TitleSmart, Inc.		384 00	Conservation Fees to eRecording (CSC)
Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 m 09/06/24 to 10/01/24 671.25 I Credit Union 475.00 nce to TitleSmart, Inc. 475.00 g fee to TitleSmart, Inc. 170.00 nce to TitleSmart, Inc. 475.00 nce to TitleSmart, Inc. 170.00 nce to TitleSmart, Inc. 170.00 nce to TitleSmart, Inc. 170.00 nce to TitleSmart, Inc. 255.00 nce to TitleSmart, Inc. 595.00		92.00	Recording Fees to eRecording (CSC)
Boscription Borrower/Buy ustone Financial Credit Union (continued) Debit Debit <th< td=""><td></td><td></td><td>Government Recording and Transfer Charges</td></th<>			Government Recording and Transfer Charges
Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 m 09/06/24 to 10/01/24 671.25 Credit Union 671.25 Ince to TitleSmart, Inc. 475.00 g fee to TitleSmart, Inc. 475.00 g fee to TitleSmart, Inc. 170.00 Ince to TitleSmart, Inc. 595.00			
Description		595.00	Brokerage Administrative Compensation - Selling Broker to National Realty Guild
Bescription Borrower/Buy uStone Financial Credit Union (continued) Debit Debit side closing by Borrower 5.00 671.25 m 09/06/24 to 10/01/24 671.25 671.25 I Credit Union 475.00 475.00 nce to TitleSmart, Inc. 475.00 475.00 g fee to TitleSmart, Inc. 475.00 475.00 p fee to TitleSmart, Inc. 475.00 170.00 nce to TitleSmart, Inc. 1,096.24 1,096.24 m: 1,096.24 1,096.24 1,096.24			Commissions
Description Borrower/Buy uStone Financial Credit Union (continued) Debit Debit 5.00 5.00 5.00 5.00 671.25 5.00 671.25 67			
Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 side closing by Borrower 671.25 m 09/06/24 to 10/01/24 671.25 Credit Union 475.00 nce to TitleSmart, Inc. 475.00 g fee to TitleSmart, Inc. 350.00 te to TitleSmart, Inc. 475.00 TitleSmart, Inc. 170.00 TitleSmart, Inc. 1,096.24			ب ا
Bescription Borrower/Buy uStone Financial Credit Union (continued) Debit 5.00 side closing by Borrower 5.00 671.25 m 09/06/24 to 10/01/24 671.25 671.25 l Credit Union 475.00 475.00 nce to TitleSmart, Inc. 350.00 475.00 g fee to TitleSmart, Inc. 475.00 475.00 ritleSmart, Inc. 475.00 475.00		1,096.24	Owner's Title Insurance to TitleSmart, Inc.
Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 m 09/06/24 to 10/01/24 671.25 I Credit Union 671.25 scrow/Settlement Charges 475.00 m: 475.00 475.00 g fee to TitleSmart, Inc. 350.00 te to TitleSmart, Inc. 475.00		170.00	Title Services Fee to TitleSmart, Inc.
Description Borrower/Buy uStone Financial Credit Union (continued) Debit Debit 5.00 side closing by Borrower 5.00 571.25 m 09/06/24 to 10/01/24 671.25 671.25 I Credit Union 671.25 671.25 scrow/Settlement Charges 475.00 475.00 m: 475.00 475.00 350.00 g fee to TitleSmart, Inc. 350.00		475.00	Examination Fee to TitleSmart,
Description Borrower/Buy uStone Financial Credit Union (continued) Debit Debit side closing by Borrower 5.00 5.00 m 09/06/24 to 10/01/24 671.25 671.25 I Credit Union escrow/Settlement Charges 475.00 n: 475.00 475.00		350.00	Settlement or Closing fee to TitleSmart, Inc.
Description Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 m 09/06/24 to 10/01/24 671.25 I Credit Union 671.25 =scrow/Settlement Charges 475.00 nce to TitleSmart, Inc. 475.00			Disclosed Premium: 475.00
Description Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 m 09/06/24 to 10/01/24 □ Credit Union 671.25 □ Scrow/Settlement Charges		475.00	Lender's Title Insurance to TitleSmart, Inc.
Description Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 m 09/06/24 to 10/01/24 Credit Union Gontinued Borrower Financial Credit Union			Title Charges and Escrow/Settlement Charges
Description Borrower/Buy uStone Financial Credit Union (continued) Debit side closing by Borrower 5.00 m 09/06/24 to 10/01/24 Credit Union Borrower 671.25 m Credit Union			
Description Borrower/Buy uStone Financial Credit Union (continued) side closing by Borrower 5.00 671.25			TruStone Financial Credit Union
Description Borrower/Bu) uStone Financial Credit Union (continued) side closing by Borrower 5.00		671.25	Prepaid Interest
Description Borrower/Bu) uStone Financial Credit Union (continued) Debit side closing by Borrower		5.00	Flood Certificate
Description Borrower/Buy UStone Financial Credit Union (continued)			\$212.00 paid outside closing by Borrower
Borrower/Buy Debit			Final Inspection Fee
Borrower/Bu ₎ Debit			Loan Charges to TruStone Financial Credit Union (continued)
	Credit	Debit	
	/Buyer	Borrower	Description

Acknowledgement

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

Borrower

Richard L. Dretsch

Castalaile

Executive Closer

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

File No./Escrow No.:

Print Date & Time: 291366 September 5, 2024 9:40 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. Dretsch 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

TruStone Financial Credit Union

Lender:

Disbursement Date: Settlement Date: September 06, 2024 September 06, 2024

Description	Seller	7
	Debit	Credit
Financial		
Sale Price of Property		500,000.00
Prorations/Adjustments		
County Taxes	and the second s	1,645.69
09/06/24 - 01/01/25		Name of the Control o
Title Charges and Escrow/Settlement Charges		
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	
Commissions		
Brokerage Administrative Compensation - Listing Broker to Bridge Realty, LLC	595.00	7 in property and a second
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
Government Recording and Transfer Charges		
Conservation Fees to eRecording (CSC)	5.00	THE THE MANAGEMENT AND ADDRESS OF THE PARTY
Satisfaction / Release to eRecording (CSC)	46.00	Charles Annual Charles
Tax Stamps to eRecording (CSC)	1,700.00	
Payoff(s)		
First Mortgage Payoff to Prime Security Bank	342,185.90	
Loan Payoff 0.00		
Total Payoff 342,185.90		
		orpa and a second
Miscellaneous		
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	
	Debit	Credit
Subtotals	383,509.78	501,645.69
Due to Seller	118,135.91	
Totals	501,645.69	501,645.69

Acknowledgement

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

Seller

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

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

Angela Joy Seard Chief Manager

Casi Maile Caser

(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: 1689418 DEED TAX DUE: \$1,700.00	DATE: 09/06/2024
FOR VALUABLE CONSIDERATION, Willow & Bro Limited Liability Company under the laws of Minnesc Dretsch ("Grantee"), as	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 ☐ Joint Tenants	(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.)
real property in Ramsey County, Minnesota, legally described as follows:	scribed as follows:
Legal description attached hereto and made a part hereof marked Exhibit "A"	reof marked Exhibit "A"
Check here if all or part of the described real property is Registered (Torrens) \Box	is Registered (Torrens) □
together with all hereditaments and appurtenances belonging thereto, subject to the following exceptions:	longing thereto, subject to the following exceptions:

Check applicable box: The Seller certifies that the Seller does not know of any	Grantor
wells on the described real property. A well disclosure certificate accompanies this document or has been electronically filed. (If electronically filed, insert WDC number:).	Willow & Brook, St. Paul LLC, a Minnesota limited liability company and Loy Seard Orgela Loy Seard
☐ 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.	Angela Joy Seard Chief Manager
State of Minnesota County of Mille Lacs	
This instrument was acknowledged before me onO9/O3/2O24, by Angela Joy S Chief Manager of Willow & Brook. St. Paul LLC. a Minnesota limited liability company, a Limited Liability	/2024 by Angela Joy Seard as ited liability

Notarized remotely online using communication technology via Proof.

TONYA MARIE ENNEN
Commission No. 20457111
Notary Public
State of Minnesota
My Commission Expires 01/31/2029

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

Jongala

Company under the laws of Minnesota.

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. Dretsch
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.