



# A. Settlement Statement (HUD-1)

**B. Type of Loan**

1.  FHA    2.  RHS    3.  Conv. Unins.  
 4.  VA        5.  Conv. Ins.

6. File Number:  
EN15-1887

7. Loan Number:

8. Mortgage Insurance Case Number:

**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.*

<p><b>D. Name and Address of Borrower:</b></p> <p>Greater Frogtown Community Dev Development Corporation 35 W. Water St. St. Paul, MN 55107</p>	<p><b>E. Name and Address of Seller:</b></p> <p>Norma A. Johnson</p>
<p><b>G. Property Location:</b></p> <p>1022 Minnehaha Ave. W. St. Paul, MN 55104 Ramsey County, Minnesota</p>	<p><b>H. Settlement Agent:</b></p> <p>Entitle, Inc. 7760 France Avenue South, Suite 175 Bloomington, MN 55435 Ph. (952)831-1110</p>
<p><b>F. Name and Address of Lender:</b></p>	
<p><b>I. Settlement Date:</b></p> <p style="text-align: right;">May 29, 2015</p>	

J. Summary of Borrower's transaction	
100. Gross Amount Due from Borrower:	
101. Contract sales price	
102. Personal property	
103. Settlement Charges to Borrower (Line 1400)	1,409.83
104.	
105.	
<b>Adjustments for items paid by Seller in advance</b>	
106. City/Town Taxes	to
107. County Taxes	05/29/15 to 01/01/16 407.84
108. Assessments	to
109.	
110.	
111.	
112.	
<b>120. Gross Amount Due from Borrower</b>	<b>1,817.67</b>
<b>200. Amounts Paid by or in Behalf of Borrower</b>	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<b>Adjustments for items unpaid by Seller</b>	
210. City/Town Taxes	to
211. County Taxes	to
212. Assessments	to
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. Total Paid by/for Borrower</b>	
<b>300. Cash at Settlement from/to Borrower</b>	
301. Gross amount due from Borrower (line 120)	1,817.67
302. Less amount paid by/for Borrower (line 220)	( )
<b>303. Cash</b> <input checked="" type="checkbox"/> <b>From</b> <input type="checkbox"/> <b>To Borrower</b>	<b>1,817.67</b>

\* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

K. Summary of Seller's transaction	
400. Gross Amount Due to Seller:	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
<b>Adjustments for items paid by Seller in advance</b>	
406. City/Town Taxes	to
407. County Taxes	05/29/15 to 01/01/16 407.84
408. Assessments	to
409.	
410.	
411.	
412.	
<b>420. Gross Amount Due to Seller</b>	<b>407.84</b>
<b>500. Reductions in Amount Due Seller:</b>	
501. Excess deposit (see instructions)	
502. Settlement charges to Seller (Line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage	
505. Payoff Second Mortgage	
506.	
507.	
508.	
509.	
<b>Adjustments for items unpaid by Seller</b>	
510. City/Town Taxes	to
511. County Taxes	to
512. Assessments	to
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. Total Reduction Amount Due Seller</b>	
<b>600. Cash at settlement to/from Seller</b>	
601. Gross amount due to Seller (line 420)	407.84
602. Less reductions due Seller (line 520)	( )
<b>603. Cash</b> <input checked="" type="checkbox"/> <b>To</b> <input type="checkbox"/> <b>From Seller</b>	<b>407.84</b>

**L. Settlement Charges**

700. Total Real Estate Broker Fees		Paid From Borrowers Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703.	Commission paid at settlement		
704.	Deposit Ret'd By Listing Agent		\$ (POC)
705.	Broker Admin Commission		
<b>800. Items Payable in Connection with Loan</b>			
801.	Our origination charge	\$	(from GFE #1)
802.	Your credit or charge (points) for the specific interest rate chosen	\$	(from GFE #2)
803.	Your adjusted origination charges to Coulee Bank		0.00 (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)
808.			(from GFE #3)
809.			(from GFE #3)
810.			(from GFE #3)
811.			(from GFE #3)
<b>900. Items Required by Lender to Be Paid in Advance</b>			
901.	Daily interest charges from to @ \$/day (from GFE #10)		
902.	MIP Tot Ins. for Life of Loan months to (from GFE #3)		
903.	Homeowner's insurance for years to (from GFE #11)		
904.			(from GFE #11)
905.			(from GFE #11)
<b>1000. Reserves Deposited with Lender</b>			
1001.	Initial deposit for your escrow account (from GFE #9)		
1002.	Homeowner's insurance months @ \$ per month \$		
1003.	Mortgage insurance months @ \$ per month \$		
1004.	Property taxes \$		
1005.	\$		
1006.	months @ \$ per month \$		
1007.	months @ \$ per month \$		
1008.	\$		
1009.	Aggregate Adjustment \$		
<b>1100. Title Charges</b>			
1101.	Title services and lender's title insurance (from GFE #4)	800.00	
1102.	Settlement or closing fee \$		
1103.	Owner's title insurance to Entitle, Inc. / CLTIC (from GFE #5)	269.75	
1104.	Lender's title insurance to Entitle, Inc. / CLTIC \$		
1105.	Lender's title policy limit \$		
1106.	Owner's title policy limit \$ 83,000.00		
1107.	Agent's portion of the total title insurance premium to Entitle, Inc. \$ 215.80		
1108.	Underwriter's portion of the total title insurance premium to CLTIC \$ 53.95		
1109.	\$		
1110.	\$		
1111.	\$		
1112.	\$		
1113.	\$		
<b>1200. Government Recording and Transfer Charges</b>			
1201.	Government recording charges to County Recorder (from GFE #7)	46.00	
1202.	Deed \$ 46.00 Mortgage \$ to County Recorder Releases \$ Other \$		
1203.	Transfer taxes to County Recorder (from GFE #8)	6.70	
1204.	City/County tax/stamps Deed \$ Mortgage \$		
1205.	State tax/stamps Deed \$ 6.70 Mortgage \$		
1206.	County Recorder		
1207.	Conservation Fee \$ \$		
<b>1300. Additional Settlement Charges</b>			
1301.	Required services that you can shop for (from GFE #6)		
1302.	Pending Assessments to City of St. Paul \$	287.38	
1303.	\$		
1304.	\$		
1305.	\$		
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>		<b>1,409.83</b>	

\* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

\*\* The information referenced here is only a portion of the total amount, please see the Addendum for the complete breakdown.

Certified to be a true copy.

**ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT**

**Borrower:** Greater Frogtown Community Dev Development Corporation  
**Seller:** Norma A. Johnson  
**Settlement Agent:** Entitle, Inc.  
(952)831-1110  
**Place of Settlement:** 533 N. Dale St.  
St. Paul, MN 55103  
**Settlement Date:** May 29, 2015  
**Property Location:** 1022 Minnehaha Ave. W.  
St. Paul, MN 55104  
Ramsey County, Minnesota

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 copy of the HUD-1 Settlement Statement.

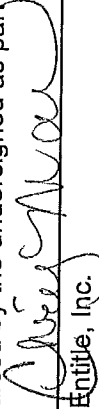
Greater Frogtown Community Development Corporation



By: Jill Henricksen  
Its: Deputy Director

  
Norma A. Johnson

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

  
Cheryl Ann Entitle, Inc.

Settlement Agent

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

3-M WARRANTY DEED  
Individual(s) to Corporation, Partnership or  
Limited Liability Company

STATE DEED TAX DUE HEREON: \$1.70

Date: May 29, 2015

FOR VALUABLE CONSIDERATION, Norma A. Johnson, an unmarried person, Grantor, hereby conveys and warrants to Greater Frogtown Community Development Corporation, Grantee, a non-profit corporation under the laws of Minnesota, real property in Ramsey County, Minnesota, described as follows:

Lot 4, Stipe's Rearrangement, Ramsey County, Minnesota.

PID No. 35.29.23.22.0010

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

Covenants, Easements and Restrictions of Record, if any.

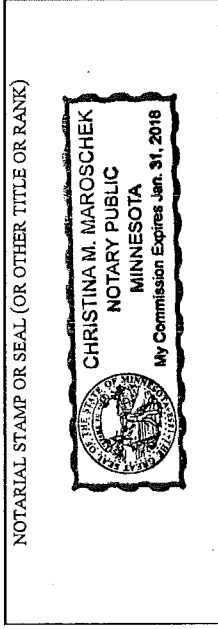
**Check Box if Applicable:**

- 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.

Norma A. Johnson  
Norma A. Johnson

STATE OF MINNESOTA )  
  )ss.  
COUNTY OF RAMSEY )

The foregoing instrument was acknowledged before me on this 29<sup>th</sup> day of May, 2015, by Norma A. Johnson, an unmarried person.



Christina M. Maroschek  
SIGNATURE OF PERSON TAKING ACKNOWLEDGEMENT

Check here if part or all of the land is Registered (Torrens)

Tax Statements for the real property described in this instrument should be sent to  
(include name and address of Grantee):

THIS DOCUMENT WAS DRAFTED BY (NAME AND ADDRESS)

Entitle, Inc.  
7760 France Avenue South, Suite 175  
Bloomington, MN 55435  
(952)831-1110  
EN15-1887

Greater Frogtown Community  
Development Corporation  
35 W. Water St.  
St. Paul, MN 55107



175 Minnesota Center  
7760 France Avenue South  
Bloomington, MN 55435  
#952-831-1110 Fax #952-831-8880  
[www.entitlemn.com](http://www.entitlemn.com)

ACKNOWLEDGEMENT AND INDEMNIFICATION

Closing Date: May 29, 2015  
Property Address: 1022 Minnehaha Ave. W., St. Paul, MN 55104  
Buyer(s): Greater Frogtown Community Dev Development Corporation  
Seller(s): Norma A. Johnson


- A. The Seller(s)/Buyer(s) understand that Entitle, Inc., has made its best effort to obtain accurate assumption and/or payoff information concerning all existing mortgages encumbering the property. Therefore, in consideration of Entitle, Inc. conducting the present closing, the undersigned hereby agree to hold Entitle, Inc. harmless from any loss they may suffer due to an incorrect mortgage payoff, with the exception additional interest found to be due and owing because Entitle, Inc. failed to deliver the payoff funds in a timely fashion. In the event that Entitle, Inc. is requested to use a professional courier service, its responsibility is limited to delivery to the courier service by the end of the working day following disbursement of the loan funds.
- B. The Seller(s) agree to pay all special assessments, real estate taxes and utilities associated with the above property, as agreed upon in the Purchase Agreement and to hold harmless and indemnify the Buyer(s), Entitle, Inc. and any title company or real estate brokers involved in the transaction against any special assessments, real estate taxes and utility charges, liens or legal fees/costs to remove the same.
- C. The Buyer(s) acknowledge that they are responsible for all future utilities and they are responsible for all future payments and terms required on any mortgage or contracts for deed assumed as part of this sale.
- D. The Buyer(s) and/or Seller(s) agree, if requested by the Lender or Entitle, Inc., to cooperate and adjust for clerical errors in any or all closing documentation deemed necessary or desirable in the reasonable discretion of Lender or Entitle, Inc. 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.
- E. THE UNDERSIGNED SELLER(S) AND BUYER(S) OF THE ABOVE DESCRIBED PROPERTY STATE THAT THEY ARE AWARE THAT ENTITLE, INC. IS HANDLING PART OR ALL OF THE CLOSING OF THE ABOVE SALE AND ENTITLE, INC. CANNOT GIVE EITHER THE SELLER(S) OR BUYER(S) ANY LEGAL ADVICE OR COUNSEL IN CONNECTION WITH THE SALE OF THE PROPERTY OR ON ANY MATTER AND THAT UNDER APPLICABLE STATE LAW, (Minnesota Statute §507.45) ENTITLE, INC. HAS NOT AND MAY NOT EXPRESS OPINIONS REGARDING THE LEGAL EFFECTS OF THE CLOSING DOCUMENTS OR OF ANY PART OF THE CLOSING ITSELF.
- F. The undersigned Seller(s) of the above mentioned property does (do) hereby certify that I/we **DID DID NOT** Homestead said property by December 1, 2014, therefore, the taxes payable in the year 2015 will be **FULL NON** Homestead Classification.
- G. The undersigned Seller(s)/Buyer(s) do hereby certify that the above-mentioned property **DOES DOES NOT** have one or more wells located on the property.
- H. The undersigned Buyer(s) do acknowledge receipt of a copy of the Warranty Deed (or Contract for Deed) and instructions for filing for Homestead Certification.
- I. The undersigned Buyer(s) of the above property request the deed establishing fee title show the grantee(s) to hold title as: **JOINT TENANTS TENANTS IN COMMON**

Sellers Forwarding Address and Phone No.:

Greater Frogtown Community Development Corporation

  
By: Jill Henricksen

Its: Deputy Director

  
Norma A. Johnson



Closing Experience You Can Trust

175 Minnesota Center  
7760 France Avenue South  
Bloomington, MN 55435  
#952-831-1110 Fax #952-831-8880  
[www.entitlemn.com](http://www.entitlemn.com)

**ACKNOWLEDGMENT OF TITLE EVIDENCE**

Closer: Chris Maroschek Date: 05/29/15  
Property Address: 1022 Minnehaha Ave. W., St. Paul, MN 55104  
County: Ramsey File No. EN15-1887  
Buyer: Greater Frogtown Community Dev Development Corporation

- 1. The property is **Abstract** property. Entitle, Inc. is **NOT** in possession of the abstract. This commitment was prepared by an examination of public records and/or a prior title policy. An Owner's Policy of Title Insurance is being purchased in lieu of the Abstract.
- 2. The property is **Torrens** property and is based upon an examination of the public record. No further title evidence is required.

**NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE**

To: Greater Frogtown Community Dev Development Corporation

Buying property identified as 1022 Minnehaha Ave. W., St. Paul

A Mortgagee's Policy of Title Insurance insuring the title to the property you are buying is being issued to your mortgage lender. However, that policy does not provide title insurance coverage to you.

You may obtain an Owner's Policy of Title Insurance that provides title insurance coverage to you. The additional cost to you for an Owner's Policy of Title Insurance in the amount of \$ is \$269.75, if you request it in writing at this time by marking the appropriate selection below.

- I/WE DO REQUEST AN OWNER'S POLICY OF TITLE INSURANCE
- I/WE DO NOT REQUEST AN OWNER'S POLICY OF TITLE INSURANCE

Date: 05/29/15

Greater Frogtown Community Development Corporation

By: Jill Henriksen  
Its: Deputy Director