

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 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

Lender: TruStone Financial Credit Union

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

Description	Seller	
	Debit	Credit
Financial		
Sale Price of Property		500,000.00
Prorations/Adjustments		
County Taxes 09/06/24 - 01/01/25		1,645.69
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	
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	
Satisfaction / Release to eRecording (CSC)	46.00	
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	<u>342,185.90</u>	
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

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 PDT)

Angela Joy Seard
Chief Manager

Casi Maile
Executive Closer

Closing Disclosure

Closing Information

Date Issued 09/06/2024
Closing Date 09/06/2024
Disbursement Date 09/06/2024
Settlement Agent TitleSmart, Inc.
File # 291366
Property 518 Dayton Avenue
 Saint Paul, MN 55102

Sale Price \$500,000

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$501,645.69
01 Sale Price of Property	\$500,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes		
10 County Taxes	09/06/24 to 01/01/25	\$1,645.69
11 Assessments		
12		
13		
14		
15		
16		

N. Due from Seller at Closing	\$383,509.78
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$41,323.88
03 Existing Loan(s) Assumed or Taken Subject to	
04 First Mortgage Payoff to Prime Security Bank	\$342,185.90
05 Second Mortgage Payoff	
06	
07	

08 Seller Credit	
09	
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	
15 County Taxes	
16 Assessments	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$501,645.69
Total Due from Seller at Closing (N)	-\$383,509.78
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$118,135.91

Transaction Information

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

Contact Information

REAL ESTATE BROKER (B)

Name	National Realty Guild
Address	5200 Willson Road, Suite 150 Edina, MN 55424
MN License ID	20594868
Contact	Mario Rodriguez
Contact MN License ID	40399037
Email	mariorealtormn@gmail.com
Phone	(651)468-7926

REAL ESTATE BROKER (S)

Name	Bridge Realty, LLC
Address	1101 E 78th Street Suite 300 Bloomington, MN 55420
MN License ID	20586794
Contact	Chauncy Eugene Williams-Barefield
Contact MN License ID	40431616
Email	cwbrealty@gmail.com
Phone	(952)368-0021

SETTLEMENT AGENT

Name	TitleSmart, Inc.
Address	4810 White Bear Parkway Suite 100 White Bear Lake, MN 55110
MN License ID	40025573
Contact	Casi Maile
Contact MN License ID	40287657
Email	casiteam@title-smart.com
Phone	651-779-3075



Questions? If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02 Commitment Fee		
03 Document Preparation Fee to TruStone Financial Credit Union		
04 Origination Fee		
05 Processing Fee to TruStone Financial Credit Union		
06 Underwriting Fee to TruStone Financial Credit Union		
07		
08		
09		
10		
11		
12		
B. Services Borrower Did Not Shop For		
01 Appraisal Fee to TruStone Financial Credit Union		
02 Credit Report Fee to TruStone Financial Credit Union		
03 Final Inspection Fee to TruStone Financial Credit Union		
04 Flood Certificate to TruStone Financial Credit Union		
05 Tax Service Fee to TruStone Financial Credit Union		
06		
07		
08		
09		
10		
11		
12		
13		
14		
C. Services Borrower Did Shop For		
01 Title - Lender's Title Insurance to TitleSmart, Inc.		
02 Title - Settlement or Closing fee to TitleSmart, Inc.		
03 Title - Title Examination Fee to TitleSmart, Inc.		
04 Title - Title Services Fee to TitleSmart, Inc.		
05		
06		
07		
08		
09		
10		
11		
12		

Closing Cost Details

Other Costs	Seller-Paid	
	At Closing	Before Closing
E. Taxes and Other Government Fees		
01 Recording Fees	Deed:	Mortgage:
02 Conservation Fees to eRecording (CSC)	\$5.00	
03 Satisfaction / Release to eRecording (CSC)	\$46.00	
04 Tax Stamps to eRecording (CSC)	\$1,700.00	
05		
F. Prepaids		
01 Homeowner's Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (per day from to)		
04 2nd half 2024 Property Taxes (mo.) to Ramsey County	\$2,795.00	
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance		
02 Mortgage Insurance		
03 Property Taxes		
04 County Taxes		
05		
06		
07		
08		
09 Aggregate Adjustment		
H. Other		
01 Brokerage Administrative Compensation - Listing Broker to Bridge Realty, LLC	\$595.00	
02 Brokerage Administrative Compensation - Selling Broker to National Realty Guild		
03 Commission - Listing Broker 4.3% to Bridge Realty, LLC	\$21,500.00	
04 Commission - Selling Broker 2.7% to National Realty Guild	\$13,500.00	
05 Est Final Water to City of St. Paul	\$120.00	
06 Garbage Bill to Republic Services	\$127.88	
07 Seller Remote Notary Fee to Lake Title, LLC	\$200.00	
08 Sellers Closing Fee to Lake Title, LLC	\$595.00	
09 Title - Owner's Title Insurance (optional) to TitleSmart, Inc.		
10 Title - Payoff Processing Fee (Purchase) to TitleSmart, Inc.	\$50.00	
11 Title - Proceeds Processing Fee (Purchase) to TitleSmart, Inc.	\$50.00	
12 Title - Recording Service Fee to TitleSmart, Inc.	\$40.00	
13		
J. TOTAL CLOSING COSTS	\$41,323.88	

Closing Disclosure - Attachment

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

Settlement Agent: TitleSmart, Inc.
4810 White Bear Parkway
Suite 100
White Bear Lake, MN 55110
(651)779-3075

Closing Date: September 6, 2024

Disbursement Date: September 6, 2024

Property Location: 518 Dayton Avenue
Saint Paul, MN 55102

Payoffs		Seller Paid at Closing	Seller Paid Before Closing
Payee/Description			
Seller's Transactions-Due from Seller at Closing			
N.04	Prime Security Bank		\$342,185.90
	First Mortgage Payoff		
	Loan Payoff		\$0.00
	Total Payoff		<u>\$342,185.90</u>

Confirm Receipt

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

BY: Angela Joy Seard
Angela Joy Seard (Sep 5, 2024 12:24 PDT)
Angela Joy Seard
Chief Manager

Sep 5, 2024
Date






Revised Final Figures 518 Dayton

Final Audit Report

2024-09-05

Created:	2024-09-05
By:	Tonya Ennen (tonyaennen@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA43J9FGkhZ7VFQWqeQL-tzrOM-9yQuTeA

"Revised Final Figures 518 Dayton" History

-  Document created by Tonya Ennen (tonyaennen@gmail.com)
2024-09-05 - 6:46:53 PM GMT- IP address: 96.2.112.110
-  Document emailed to Angela Joy Seard (ajwillowbrook@gmail.com) for signature
2024-09-05 - 6:47:40 PM GMT
-  Email viewed by Angela Joy Seard (ajwillowbrook@gmail.com)
2024-09-05 - 7:17:41 PM GMT- IP address: 66.249.84.68
-  Document e-signed by Angela Joy Seard (ajwillowbrook@gmail.com)
Signature Date: 2024-09-05 - 7:24:26 PM GMT - Time Source: server- IP address: 76.166.221.155
-  Agreement completed.
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