

**A. Settlement Statement**  
FINAL

**U.S. Department of Housing and Urban Development**

OMB Approval No. 2502-0265

**B. Type of Loan**

1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FmHA    3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA    5. <input type="checkbox"/> Conv. Ins.	6. File Number: CE1909-MN-3578115	7. Loan Number:	8. Mortgage Insurance Case Number:
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**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.

D. Name & Address of Borrower: RODRIGO CARDOZO RONDEROS AND DIEGO CARDOZO RONDEROS 14785 LOWER ENDICOTT WAY APPLE VALLEY, MN 55124	E. Name & Address of Seller: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-2, NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2 C/O PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MOUNT LAUREL, NJ 08054	F. Name & Address of Lender:
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G. Property Location: 938 ARKWRIGHT STREET SAINT PAUL, MN 55130-4026 (RAMSEY) (292922320068)	H. Settlement Agent PREMIUM TITLE SERVICES – MN, INC 5080 SPECTRUM DRIVE, SUITE 1010W, ADDISON, TX 75001 (855) 339-6325  Place Of Settlement: 5080 SPECTRUM DRIVE SUITE 1010W
I. Settlement Date / Disbursement Date 7/18/2022 /	

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
<b>100. Gross Amount Due From Borrower</b>		<b>400. Gross Amount Due To Seller</b>	
101. Contract sales price	\$132,000.00	401. Contract sales price	\$132,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	\$7,175.75	403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. Gross Amount Due From Borrower</b>	<b>\$139,175.75</b>	<b>420. Gross Amount Due To Seller</b>	<b>\$132,000.00</b>
<b>200. Amounts Paid By Or In Behalf Of Borrower</b>		<b>500. Reductions In Amount Due To Seller</b>	
201. Deposit or Earnest Money	\$3,960.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan		502. Settlement Charges to Seller (line 1400)	\$13,745.25
203. Existing loan taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan to	
205.		505. Payoff of second mortgage loan to	
206.		506. Earnest money retained by	
207.		507. Disbursed as proceeds (\$3,960.00)	
208.		508.	
209.		509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes		510. City/town taxes	
211. County taxes 1/1/2022 to 7/18/2022 @ \$2,686.00/Year	\$1,457.06	511. County taxes 1/1/2022 to 7/18/2022 @ \$2,686.00/Year	\$1,457.06
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. Total Paid By/For Borrower</b>	<b>\$5,417.06</b>	<b>520. Total Reduction Amount Due Seller</b>	<b>\$15,202.31</b>
<b>300. Cash At Settlement From/To Borrower</b>		<b>600. Cash At Settlement To/From Seller</b>	
301. Gross Amount Due From Borrower (line 120)	\$139,175.75	601. Gross Amount Due To Seller (line 420)	\$132,000.00
302. Less Amounts Paid By/For Borrower (line 220)	\$5,417.06	602. Less Deduction in Amt. Due To Seller (line 520)	\$15,202.31
<b>303. Cash</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$133,758.69</b>	<b>603. Cash</b> <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	<b>\$116,797.69</b>

**L. Settlement Charges**

<b>700. Total Sales/Broker's Commission</b>	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:		
701. \$660.00 to Real Home Services and Solutions		
702. \$3,960.00 to exp Realty		
703. Commission paid at Settlement		\$4,620.00
704. Referral Fee to New Residential Sales Corp		\$3,300.00
<b>800. Items Payable In Connection With Loan</b>		
801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
<b>900. Items Required By Lender To Be Paid In Advance</b>		
901. Interest		
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
<b>1000. Reserves Deposited With Lender</b>		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1008. Aggregate accounting adjustment		
<b>1100. Title Charges</b>		
1101. Settlement or closing fee to Premium Title Services – MN, Inc	\$400.00	\$400.00
1102. Abstract or title search to Premium Title Services – MN, Inc		\$295.00
1103. Title examination		
1104. Title insurance binder		
1105. Document preparation to Premium Title Services – MN, Inc		\$50.00
1106. Notary fees		
1107. Attorney's fees (includes above item numbers: )		
1108. Title Insurance to Premium Title Services – MN, Inc (includes above item numbers: )		\$455.00
1109. Lender's coverage \$0.00 Premium (Westcor Land Title Insurance Company: \$0.00)		
1110. Owner's coverage \$132,000.00 Premium \$455.00 (Westcor Land Title Insurance Company: \$68.25)		
1112. Express delivery service fees to		
1113. to		
1114. Recording Service Fee to Simplifile	\$4.25	\$4.25
1115. Homeowner's Policy Charge to Premium Title Services – MN, Inc (Enhanced Policy - MN: \$6.82)	\$45.50	
1117. Overnight Fee to Premium Title Services – MN, Inc	\$75.00	
<b>1200. Government Recording and Transfer Charges</b>		
1201. Recording fees: Deed \$46.00;Mortgage ;Release ;	\$46.00	
1202. County tax/stamps: Deed ;Mortgage ;		
1203. State tax/stamps: Deed \$448.80;Mortgage ;		\$448.80
1204. City tax/stamps: Deed ;Mortgage ;		
1205. Conservation Fee to Simplifile	\$5.00	
1207. Power Of Attorney Recording Fee to Simplifile		\$46.00
<b>1300. Additional Settlement Charges</b>		
1301. Survey		
1304. Buyer's Premium Fee to Altisource Online Auction, Inc.	\$6,600.00	
1305. Closing Coordination, Review and Processing Fee to Altisource Holdings, LLC - Operating Account		\$750.00
1306. 2021 Payable 2022 2nd Half Taxes to Ramsey County Property Tax Services		\$1,343.00
1307. Utility Dues to Xcel Energy		\$2,033.20
<b>1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K)</b>	<b>\$7,175.75</b>	<b>\$13,745.25</b>

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is 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.

**BORROWERS**

**SELLERS**

DocuSigned by:

*Rodrigo Cardozo Ronderos*

052A40615EFD54E8

RODRIGO CARDOZO RONDEROS

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2007-2, NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2

DocuSigned by:

*Diego Cardozo Ronderos*

CF485E8DAB1040E

DIEGO CARDOZO RONDEROS

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

**April R Monico**

*April R Monico*

**Date**

7/18/2022

APRIL R MONICO

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

**A. Settlement Statement**  
FINAL

U.S. Department of Housing and  
Urban Development

OMB Approval No. 2502-0265

**B. Type of Loan**

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number: CE1909-MN-3578115	7. Loan Number:	8. Mortgage Insurance Case Number:
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		Place Of Settlement: 5080 SPECTRUM DRIVE SUITE 1010W			

**J. Summary of Borrower's Transaction**

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<b>303. Cash</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$133,758.69

**K. Summary of Seller's Transaction**

<b>400. Gross Amount Due To Seller</b>	
401. Contract sales price	\$132,000.00
402. Personal Property	
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*Sharath Kumar B*  
PHH Mortgage Corporation successor by merger  
to Ocwen Loan Servicing, LLC as attorney in fact

**L. Settlement Charges**

<b>700. Total Sales/Broker's Commission</b>	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
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*Sharath Kumar B*  
PHH Mortgage Corporation successor by merger  
to Ocwen Loan Servicing, LLC as attorney in fact

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**BORROWERS**

\_\_\_\_\_  
RODRIGO CARDOZO RONDEROS

\_\_\_\_\_  
DIEGO CARDOZO RONDEROS

**SELLERS**

*Sharath Kumar B*

PHH Mortgage Corporation successor by merger to Ocwen Loan Servicing, LLC as attorney in fact  
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR  
MORTGAGE FUNDING TRUST, SERIES 2007-2, NOVASTAR HOME EQUITY LOAN  
ASSET-BACKED CERTIFICATES, SERIES 2007-2

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

**April R Monico**

*April R Monico*

**Date**

7/18/2022

\_\_\_\_\_  
APRIL R MONICO

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