OMB Approval No. 2502-0265

A. Settlement Statement (HUD-1)

B. Type of Loan

1. ☐FHA 2. ☐RHS 3. ☐Conv. Unins. 4. ☐VA 5. ☐Conv. Ins.	6. File Number: 2012-13	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.

D. Name & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:
DINA TARATUNINA	JOLEK 2 LLC	
G. Property Location: 856 ALBEMARLE, SAINT PAUL MN	H. Settlement Agent: National Title Resources Corp. 4505 White Bear Parkway, Suite 1600A, White Bear Lake MN 55110 (651) 490-9056	I. Settlement Date: 01/22/2013
	Place of Settlement: 4505 White Bear Parkway, Suite 1600A, White Bear Lake MN 55110	Disbursement Date: 01/22/2013

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower	
101. Contract sales price	18,497.11
102. Personal Property	
103. Settlement charges to borrower (line 1400)	292.00
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes	
107. County Taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross Amount Due From Borrower	18,789.11
200. Amounts Paid By Or In Behalf Of Borrower	
201. Deposit or earnest money JOLEK 2 LLC	500.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes 01/01/2013 to 01/27/2013	
212. Assessments	
213. Closing Cost Credit	25.00
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	500.00
300. Cash At Settlement From/To Borrower	
301. Gross Amount due from borrower (line 120)	18,789.11
302. Less amounts paid by/for borrower (line 220)	500.00
303. Cash From Borrower	18,264.11

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller	
401. Contract sales price	18,497.11
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
420. Gross Amount Due To Seller	18,497.11
500. Reductions In Amount Due To Seller	
501. Excess deposit (see instructions)	500.00
502. Settlement charges to seller (line 1400)	249.19
503. Existing loan(s) taken subject to	
504. storm sewer 7.6.12	80.07
505. property cleanup May 2012	315.00
506. 2012 tax balance	527.96
507. Excessive Inspections 2011	85.00
508. Boarding Securing spring March 2012	166.95
509. Water Bill	71.32
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes 01/01/2013 to 01/27/2013	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	1,995.49
600. Cash At Settlement From/To Seller	
601. Gross Amount due to Seller (line 420)	18,497.11
602. Less reductions in amount due seller (line 520)	1,995.49
603. Cash To Seller	16,501.62

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to RESPA covered transaction with information during the settlement process.

L. Settlement Charges

700. Total Real Estate Broker Fees			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:				
701.				
702.				
703. Commission paid at settlement				
704.				
705.				
706.				

800. Items Payable In connection with Loan				
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		(from GFE A)		
804.		(from GFE #3)		
805.		(from GFE #3)		
806.		(from GFE #3)		
807.		(from GFE #3)		
808.		(from GFE #3)		

900. Items Required By Lender To Be Paid In Advance				
901. Daily interest charges		(from GFE #10)		
902.		(from GFE #3)		
903.		(from GFE #11)		
904.		(from GFE #11)		

1000. Reserves Deposited With Lender				
1001. Initial deposit for your escrow account		(from GFE #9)		
1002. Homeowner's insurance				
1003. Mortgage insurance				
1004. Property taxes	@ $39.67/month			
1005.				
1006.				
1007. Aggregate Adjustment	$0.00			

1100. Title Charges				
1101. Title services and lender's title insurance		(from GFE #4)	200.00	
1102. Settlement or closing fee				
1103. Owner's title insurance to National Title Resources Corp		(from GFE #5)		
1104. Lender's title insurance to National Title Resources Corp				
1105. Lender's title policy limit				
1106. Owner's title policy limit				
1107. Agent's portion of the total title insurance premium				
1108. Underwriter's portion of the total title insurance				
1109. Property records and filings	to National Title $200.00			

1200. Government Recording and Transfer Charges						
1201. Government recording charges				(from GFE #7)	92.00	
1202.	Deed $92.00	Mortgage		Releases $138.00		138.00
1203. Transfer Taxes				(from GFE #8)		
1204. City/County tax/stamps	Deed	Mortgage				
1205. State tax/stamps	Deed	Mortgage				
1206. State Deed Tax ($62.89) + Conservation Fee ($5.00)	to Ramsey County Treasurer		$10.00	from GFE #7		67.89
1207. Record 2 QCD ($46 ea)	to & State Deed Tax (2 @ $6.65)			from GFE #7		23.30
1208. Additional Recording				from GFE #7		

1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302. Certified copy of 2189218			20.00
1303.			
1304.			
1305.			

1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	292.00	249.19

HUD Settlement Statement Signatures

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement on **January 22, 2013.**.

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

Borrower(s)

Dina Taratunina
DINA TARATUNINA

Seller(s)

_____
JOLEK 2 LLC

Settlement Agent: _____ Date: 1/22/13

Addendum to HUD-1

Loan Number:

Borrower(s): DINA TARATUNINA

Seller(s): JOLEK 2 LLC

Lender:

Property: 856 ALBEMARLE, SAINT PAUL, MN

Date: 22nd day of January, 2013

To the Settlement Agent:

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 the transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower(s)

Dina Taratunina
DINA TARATUNINA

Seller(s)

_____
JOLEK 2 LLC

From the Settlement Agent:

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

Date: 22nd day of January, 2013

_____
National Title Resources Corp.
Settlement Agent

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.

HUD Settlement Statement Signatures

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

Borrower(s)

DINA TARATUNINA

Seller(s)

JOLEK 2 LLC

Settlement Agent: _____ Date: _____