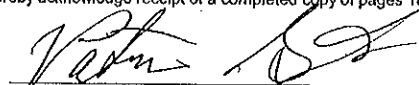
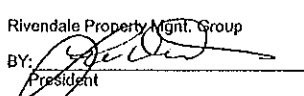


U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		TYPE OF LOAN:			
		1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA
		6. FILE NUMBER: STEVENSON, PATRICIA		7. LOAN NUMBER:	
		8. MORTGAGE INS CASE 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 "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. 1.0 3/98 (STEVENSON, PATRICIA FFD/STEVENSON, PATRICIA/12)					
D. NAME AND ADDRESS OF BORROWER:		E. NAME AND ADDRESS OF SELLER:		F. NAME AND ADDRESS OF LENDER:	
Patricia Stevenson 8483 Fields Ertel Road Cincinnati, Ohio 45249		Rivendale Property Mgmt. Group 8670 Hampton Bay Place Mason, Ohio 45040			
G. PROPERTY LOCATION:		H. SETTLEMENT AGENT:		I. SETTLEMENT DATE:	
8662 Hampton Bay Place Mason, OH 45040 Warren County, Ohio		31-1372392 River Valley Title Agency, Inc. PLACE OF SETTLEMENT 6310 E. Kemper Rd., Suite 125 Cincinnati, OH 45241		March 15, 2007	
J. SUMMARY OF BORROWER'S TRANSACTION			K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:			400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price		2,522,000.00	401. Contract Sales Price		2,522,000.00
102. Personal Property			402. Personal Property		
103. Settlement Charges to Borrower (Line 1400)		150.00	403.		
104.			404.		
105.			405.		
<i>Adjustments For Items Paid By Seller In advance</i>			<i>Adjustments For Items Paid By Seller In advance</i>		
106. Capital Contributi	03/16/07 to 01/01/08	1,890.68	406. Capital Contributi	03/16/07 to 01/01/08	1,890.68
107. County Taxes	to		407. County Taxes	to	
108. Condo Fees	03/16/07 to 01/01/08	1,828.52	408. Condo Fees	03/16/07 to 01/01/08	1,828.52
109.			409.		
110.			410.		
111.			411.		
112.			412.		
120. GROSS AMOUNT DUE FROM BORROWER		2,525,869.20	420. GROSS AMOUNT DUE TO SELLER		2,525,719.20
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:			500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money			501. Excess Deposit (See Instructions)		
202. Principal Amount of New Loan(s)			502. Settlement Charges to Seller (Line 1400)		60,000.00
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff of first Mortgage		
205.			505. Payoff of second Mortgage		
206.			506.		
207.			507.		
208.			508.		
209. Land Contract		2,160,000.00	509. Land Contract		2,160,000.00
<i>Adjustments For Items Unpaid By Seller</i>			<i>Adjustments For Items Unpaid By Seller</i>		
210. Capital Contributi	to		510. Capital Contributi	to	
211. County Taxes	07/01/06 to 03/16/07	23,759.30	511. County Taxes	07/01/06 to 03/16/07	23,759.30
212. Condo Fees	to		512. Condo Fees	to	
213.		271,500.00	513.		271,500.00
214.			514.		
215.			515.		
216. Additional Credit for RE Comm.		60,000.00	516.		
217.			517.		
218.			518.		
219.			519.		
220. TOTAL PAID BY/FOR BORROWER		2,515,259.30	620. TOTAL REDUCTION AMOUNT DUE SELLER		2,515,259.30
300. CASH AT SETTLEMENT FROM/TO BORROWER:			600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross Amount Due From Borrower (Line 120)		2,525,869.20	601. Gross Amount Due To Seller (Line 420)		2,525,719.20
302. Less Amount Paid By/For Borrower (Line 220)		(2,515,259.30)	602. Less Reductions Due Seller (Line 520)		(2,515,259.30)
303. CASH (X FROM) (TO) BORROWER		10,609.90	603. CASH (X TO) (FROM) SELLER		10,459.90

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower 
 Patricia Stevenson

Seller Rivendale Property Mgmt. Group
 BY: 
 President

ATTEST:

 Secretary/Treasurer

L. SETTLEMENT CHARGE						PAYD FROM	PAYD FROM
700. TOTAL COMMISSION based on Price \$ @ % 60.00						BORROWER'S	SELLER'S
Division of Commission (line 700) as Follows:						FUNDS AT	FUNDS AT
701. \$ 60,000.00 to REMax						SETTLEMENT	SETTLEMENT
702. \$ to							60,000.00
703. Commission Paid at Settlement							
704. to							
800. ITEMS PAYABLE IN CONNECTION WITH LOAN							
801. Loan Origination Fee	%	to					
802. Loan Discount	%	to					
803. Appraisal Fee		to					
804. Credit Report		to					
805. Lender's Inspection Fee		to					
806. Mortgage Ins. App. Fee		to					
807. Assumption Fee		to					
808. Yield Spread Premium by lender							
809. Underwriting Fee							
810. Commitment fee							
811. Processing Fee							
900. ITEMS REQUIRED BY LENDER TO BE PAD IN ADVANCE							
901. Interest From	to	@ \$	/day (days	%)		
902. MIP Totals. for Life On Loan	for	months to					
903. Hazard Insurance Premium for	1.0	years to					
904.							
905.							
1000. RESERVES DEPOSITED WITH LENDER							
1001. Hazard Insurance	months @ \$				per month		
1002. Mortgage Insurance	months @ \$				per month		
1003. Capital Contributl	months @ \$				per month		
1004. County Taxes	months @ \$				per month		
1005. Condo Fees	months @ \$				per month		
1006.	months @ \$				per month		
1007.	months @ \$				per month		
1008. Aggregate Adjustment	months @ \$				per month		
1100. TITLE CHARGES							
1101. Settlement or Closing Fee		to					
1102. Abstract or Title Search		to					
1103. Title Examination		to					
1104. Title Insurance Binder		to					
1105. Document Preparation		to River Valley				150.00	
1106. Notary Fees		to					
1107. Attorney's Fees		to Terry Risner, Esq.			Deed		
<i>(includes above item numbers:)</i>							
1108. Title Insurance		to First American Title Insurance Company					
<i>(includes above item numbers:)</i>							
1109. Lender's Coverage	\$						
1110. Owner's Coverage	\$						
1111. EPA Endorsement							
1112. Wire Fee							
1113. Courier Fee							
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES							
1201. Recording Fees: Deed \$; Mortgage \$; Releases \$							
1202. City/County Tax/Stamps: Deed ; Mortgage							
1203. State Tax/Stamps: Revenue Stamps ; Mortgage							
1204.							
1205.							
1300. ADDITIONAL SETTLEMENT CHARGES							
1301. Survey		to					
1302. Pest Inspection		to					
1303.							
1304.							
1305.							
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)						150.00	60,000.00

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

John Brant
 River Valley Title Agency, Inc.
 Settlement Agent

Certified to be a true copy.