Watermark Title Agency

7601 France Avenue South Suite 650 Edina. MN 55435 Alerus 11100 Wayzata Boulevard 570 Minnetonka, MN 55305

Check Number: 2067894

Date: 12/20/2019

[VOID After 90 Days]

Pay Three Hundred Ninety Five And 00/100

\$395.00

To the order of:

The Title Group, Inc. 3200 Main Street Suite280 Coon Rapids, MN 55448

Memo: Title - Seller Settlement Fee

Order Number: 64862

SECURITY FEATURES INCLUDED. DETAILS ON BACK

2067894# #091300159#

50 26 7 21 3 1

Amount Breakdown

Titie - Seller Settlement Fee \$395.00

Payee: The Title Group, Inc. Order Number: 64862

Date: 12/20/2019

Closer Name: Kara Sieben

Borrower: Geraldine Ivette Vanegas Seller: Concept 33 Incorporated

Check Amount: \$395.00 Check Number: 2067894

Memo: Title - Seller Settlement Fee

Property:

10524 Hollywood Boulevard NW Coon Rapids, MN 55433

Amount Breakdown

Title - Seller Settlement Fee \$395.00

Payee: The Title Group, Inc. Order Number: 64862 Date: 12/20/2019

Closer Name: Kara Sieben

Borrower: Geraldine Ivette Vanegas Seller: Concept 33 Incorporated

Check Amount: \$395.00 Order Number: 64862 Check Number: 2067894 Check Cut By: Kara Sieben

Memo: Title - Seller Settlement Fee

Property:

10524 Hollywood Boulevard NW Coon Rapids, MN 55433

Property 10524 Hollywood Blvd PA Date Realtor Pang Chang	File No. <u>191230084</u>
PA Date Realtor Pang Chang	Lender
	Seller: Garret Plumley-Concept 33
Buyer side Seller side	Dual Refi
12 20 @ Scheduled <u>1:00 pm</u> In calendar	Closing notices out_X
Other Title closer Watermark Lifle -	- Edina Office
Lender title order in	<i>UU</i> CASH
Commitment done	Lender Pkg ordered
Plat & Assess ordered	
REFI: sent cpl/wire/prelim HUD/commitm	ent to lender
PURCHASE: sent cpl/wire/prelim HUD/co	mmitment to lender
Sent commitment and assts to	seller closer
Received commitment and ass	sts from buyers closer
TITLE CLEAR: Well Septic City water	/sewer \$ 4/89 90 - 3day
Taxes: N or H	Order Payoffs addlint #1550 8/88,399.99
Home warranty pd by work	Code Compliance <u>New CO.</u>
HOA Company	DCL ordered
Repairs/rehab/new construction 441	LW/Sworn <u>Requested</u> EM \$ <u>Need to e</u> mail Lena
Sell Pay CC% \$ 3360.00 SP \$	EM \$ need to email Lena
Commission $3.7(1\% \stackrel{?}{\cancel{5}} 2.7)$ Admin 495	5.00 CONV FHA VA RG.
Assts: seller pay buyer assume \$	ABST TORR
(no assts) 12/10-Mumbers are	in - need water
12/11 - Sent reflex 1	in - need water wark lite

:

Watermark Title Agency 7601 France Avenue South Suite 650 Edina, MN 55435 (952) 873-7474

File #: Prepared: 64862

Property

Seller

Lender

10524 Hollywood Boulevard Settlement Date

Disbursement Date 12/20/19

12/18/19 Escrow Officer 1: Kara Sieben

Buyer

Coon Rapids, MN 55433 Geraldine Ivette Vanegas

Concept 33 Incorporated

Bell Bank 5500 Wayzata Boulevard

Suite 170

Minneapolis, MN 55416

Description	Seller	
Description	Debit	Credit
Primary Charges & Credits	Debit	Credit
Sales Price of Property		\$248,000.00
Seller Credit	\$3,360.00	ψ2-το,000.00
Solici Greate	\$0,000.00	-
Prorations/Adjustments		
County Taxes 12/20/2019 to 01/01/2020		\$70.99
Payoffs/Payments		<u> </u>
Payoff to Bohlen Properties LLC	\$188,359.99	
Government Recording and Transfer Charges		
Conservation Fee (County Deed Taxes) to Anoka County Recording Office	\$5.00	
Recording fees: Release(s) to Anoka County Recording Office	\$46.00	
Transfer Tax (State Deed Taxes) to Anoka County Recording Office	\$818.40	
Commissions		
Broker Administrative Commission Seller to Realty Group, Inc Coon Rapids	\$495.00	
Listing Agent Commission to Realty Group, Inc Coon Rapids	\$2,480.00	
Selling Agent Commission to Keller Williams Integrity Realty	\$6,696.00	
Title Charges		
Title - Payoff Processing Fee to Watermark Title Agency	\$60.00	
Title - Seller Settlement Fee to The Title Group, Inc.	\$395.00	
Title-Wire Fee to Watermark Title Agency	\$30.00	
Miscellaneous Charges		
Utility Bill-Current and Est Final to City of Coon Rapids	\$160.00	
	Debit	Credit
Subtotals	\$202,905.39	\$248,070.99
Due to Seller	\$45,165.60	
Totals	\$248,070.99	\$248,070.99

Acknowledgement

We/I have carefully reviewed the 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 Settlement Statement.

We/I authorize Watermark Title Agency to cause the funds to be disbursed in accordance with this statement.

Concept 33 Incorporated Inc., a Minnesota Corporation

Ву:

Garret Plumley Preside

Date

12/20/17

Settlement Agent

12/20/19

Closing Disclosure

Closing Information

Date Issued

Closing Date 12/20/19
Disbursement Date 12/20/19

Settlement Agent Watermark Title Agency

File # 64862

Property 10524 Hollywood Boulevard NW

Coon Rapids, MN 55433

Lot 4, Block 2, Mississippi Shores Plat 2, Anoka

County, Minnesota.

Sale Price \$248,000.00

Transaction Information

Borrower Geraldine Ivette Vanegas Seller Concept 33 Incorporated

Lender Bell Bank

Summaries of Transactions

SELLER'S TRANSACTION	
M. Due to Seller at Closing	\$248,070.99
01 Sale Price of Property	\$248,000.00
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 12/20/2019 to 01/01/2020	\$70,99
11 Assessments	
12	•
13	
14	•
15	
16	
N. Due from Seller at Closing	\$202,905.39
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$11,185.40
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to Bohlen Properties	\$188,359.99
05 Payoff of Second Mortgage Loan	
06	•
07	•
08 Seller Credit	\$3,360.00
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)	\$248,070.99
Total Due from Seller at Closing (N)	-\$202,905.39

Cash to Close From X To Seller

Contact Information

Real Estate Broker (B)

Name Keller Williams Integrity Realty
Address 1350 Lagoon Ave S Suite 900

Minneapolis, MN 55408

ST License ID 20516983

Contact Timothy Lennartson

Contact ST License ID

Email timlennartson@kw.com

Phone (651) 890-6490

Real Estate Broker (S)

Name Realty Group, Inc. - Coon Rapids

Address 3495 Northdale Boulevard Northwest

#200 Coon Rapids, MN 55448

ST License ID 40162221

Contact Panghua Dur Chang

Contact ST License ID

Email pchang.mnrealestate@outlook.com

Phone (507) 319-6145

Settlement Agency

Name Watermark Title Agency

7601 France Avenue South

Address Suite 650

Edina. MN 55435

ST License ID 40233464

Contact Kara Sieben

Contact ST License ID 40356947

ontact ST License ID 40356947

Email kara@wmtitle.com
Phone (952) 999-7581

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

www.consumerfinance.gov/mortgage-closing

\$45,165.60

Closing Cost Details

	1	Paid
LOAN COSTS	At Closing	Before Closing
A. Origination Charges		
01 0% of Loan Amount (Points)		
02		
03	,	
99		
3. Services Borrower Did Not Shop For	 -	
<u>)1</u>		
)2		
)3		
95		
06		
77		
C. Services Borrower Did Shop For		
21 Title - Payoff Processing Fee to Watermark Title Agency	\$60.00	
22 Title - Seller Settlement Fee to The Title Group, Inc.	\$395.00	
	\$30.00	
3 Title-Wire Fee to Watermark Title Agency	\$30,00	• •
4		
5		
6		
7		
8		

OTHER COSTS		
. Taxes and Other Government Fees		
11 Recording Fees Deed: \$46.00 Mortgage: \$46.00		
32 Conservation Fee (County Deed Taxes) to Anoka County Recording Office	\$5.00	
72 Conservation ree (County Deed Taxes) to Atloca County Recording Office		
	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office		
Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6 7 Prepaids	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6 7 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency	\$46.00	
33 Recording fees: Release(s) to Anoka County Recording Office 44 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 55 66 67 67 68 69 69 69 69 60 60 60 60 60 60 60 60 60 60 60 60 60	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6 7 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20)	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6 7 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20)	\$46.00	
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3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6 7 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) 4 Property Taxes (mo.)	\$46.00	
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Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Prepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance	\$46.00	
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Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Prepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Property taxes \$183.42 per month for 6 months	\$46.00	
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Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Prepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Property taxes \$183.42 per month for 6 months	\$46.00	
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3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6 7 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 1 Homeowner's insurance \$105.44 per month for 3 months 2 Mortgage insurance 3 Property taxes \$183.42 per month for 6 months 4 5 6 7 8	\$46.00	
3 Recording fees: Release(s) to Anoka County Recording Office 4 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 5 6 7 Prepaids 1 Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) 4 Property Taxes (mo.) 5 Initial Escrow Payment at Closing 1 Homeowner's insurance \$105.44 per month for 3 months 2 Mortgage insurance 3 Property taxes \$183.42 per month for 6 months 4 5 6 7 8	\$46.00 \$818.40	
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Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Prepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Property taxes \$183.42 per month for 6 months Mortgage insurance Broperty taxes \$183.42 per month for 6 months In Other Broker Administrative Commission Seller to Realty Group, Inc Coon Rapids Listing Agent Commission to Realty Group, Inc Coon Rapids	\$446.00 \$818.40 \$495.00 \$2,480.00	
Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Frepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Property taxes \$183.42 per month for 6 months Homeowner's Insurance \$105.44 per month for 6 months Broker Administrative Commission Seller to Realty Group, Inc Coon Rapids Listing Agent Commission to Realty Group, Inc Coon Rapids Selling Agent Commission to Keller Williams Integrity Realty	\$446.00 \$818.40 \$495.00 \$2,480.00 \$6,696.00	
Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Frepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Propaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Property taxes \$183.42 per month for 6 months Homeowner's insurance \$105.44 per month for 6 months Mortgage insurance Property taxes \$183.42 per month for 6 months Losting Agent Commission to Realty Group, Inc Coon Rapids Selling Agent Commission to Keller Williams Integrity Realty Utility Bill-Current and Est Final to City of Coon Rapids	\$446.00 \$818.40 \$495.00 \$2,480.00	
Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Prepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Property taxes \$183.42 per month for 6 months Homeowner's insurance \$105.44 per month for 6 months Interest (months	\$446.00 \$818.40 \$495.00 \$2,480.00 \$6,696.00	
Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Prepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Mortgage insurance Property taxes \$183.42 per month for 6 months Homeowner's insurance State of months Homeowner's Insurance Relative Township Relative	\$446.00 \$818.40 \$495.00 \$2,480.00 \$6,696.00	
Recording fees: Release(s) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Transfer Tax (State Deed Taxes) to Anoka County Recording Office Prepaids Homeowner's Insurance Premium (12 mo.) to Derek Clement Agency Mortgage Insurance Premium (mo.) Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) Property Taxes (mo.) Initial Escrow Payment at Closing Homeowner's insurance \$105.44 per month for 3 months Mortgage insurance Mortgage insurance Property taxes \$183.42 per month for 6 months Homeowner's insurance State of months Homeowner's Insurance Relative Township Relative	\$446.00 \$818.40 \$495.00 \$2,480.00 \$6,696.00	
22 Conservating Feet Cutify Deed Taxes) to Anoka County Recording Office 23 Recording fees: Release(s) to Anoka County Recording Office 24 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 25 County Recording Office 26 Transfer Tax (State Deed Taxes) to Anoka County Recording Office 27 Prepaids 28 The Prepaids Insurance Premium (12 mo.) to Derek Clement Agency 29 Mortgage Insurance Premium (mo.) 20 Prepaid Interest (\$25.54 per day from 12/20/19 to 01/01/20) 20 Property Taxes (mo.) 20 Initial Escrow Payment at Closing 21 Homeowner's insurance \$105.44 per month for 3 months 29 Mortgage insurance 20 Mortgage insurance 20 Mortgage insurance 20 Property taxes \$183.42 per month for 6 months 20 Mortgage insurance 20 Property taxes \$183.42 per month for 6 months 20 Mortgage insurance 20 Mortgage insurance 30 Property taxes \$183.42 per month for 6 months 30 Property taxes \$183.42 per month for 6 months 30 Property taxes \$183.42 per month for 6 months 31 Property taxes \$183.42 per month for 6 months 32 Property taxes \$183.42 per month for 6 months 33 Property taxes \$183.42 per month for 6 months 34 Property taxes \$183.42 per month for 6 months 34 Property taxes \$183.42 per month for 6 months 36 Property taxes \$183.42 per month for 6 months 36 Property taxes \$183.42 per month for 6 months 36 Property taxes \$183.42 per month for 6 months 36 Property taxes \$183.42 per month for 6 months 37 Property taxes \$183.42 per month for 6 months 38 Property taxes \$183.42 per month for 6 months 39 Property taxes \$183.42 per month for 6 months 40 Property Taxes (mo.) 40 Property Taxes (mo.) 50 Property Taxes (mo.) 51 Property Taxes (mo.) 52 Property Taxes (mo.) 53 Property Taxes (mo.) 54 Property Taxes (mo.) 55 Property Taxes (mo.) 56 Property Taxes (mo.) 57 Property Taxes (mo.) 58 Property Taxes (mo.) 59 Property Taxes (mo.) 50 Property Taxes (mo.) 50 Property Taxes (mo.) 51 Property Taxes (mo.) 52 Property Taxes (mo.) 53 Property Taxes (mo.) 54 Property Taxes (mo.) 55 Property Taxes (mo.) 56 Property Taxes (mo.) 57 Prop	\$446.00 \$818.40 \$495.00 \$2,480.00 \$6,696.00	
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Concept 33 Incorporated Inc., a Minnesota Corporation

Garret Plumley, President

Cinsina Disclosure

(Top 3 inches reserved for recording data) Minnesota Uniform Conveyancing Blanks AFFIDAVIT REGARDING BUSINESS ENTITY Form 50.1.3 (2011) State of Minnesota, County of: Anoka Henneym being first duly sworn on oath say(s) that: Garret Plumley 1. (They are) (she/he is) the President and the respectively, of Concept 33 Incorporated under the laws of Minnesota , (the "Business Corporation in the document Entity"), named as as Document Number and filed for record dated), in the Office of the County Recorder Registrar of in Book Titles of Anoka County, Minnesota. 2. The Business Entity's principal place of business is at _ and the Business Entity's principal place(s) of business during the last ten (10) years has/have been at: 3. There have been no: a. Bankruptcy, divorce or dissolution proceedings involving the Business Entity during the time period in which the Business Entity has had any interest in the premises described in the above document ("Premises"); b. Unsatisfied judgments of record against the Business Entity nor any actions pending in any courts, which affect the Premises;

c. Tax liens filed against the Business Entity;

except as herein stated:

- 4. Any bankruptcy or dissolution proceedings of record against business entities with the same or similar names during the time period in which the Business Entity had any interest in the Premises, are not against the Business Entity.
- 5. Any judgments or tax liens of record against entities with same or similar names are not against the Business Entity.
- 6. There has been no labor or materials furnished to the Premises for which payment has not been made.
- 7. There are no unrecorded contracts, leases, easements, or other agreements or interests relating to the Premises except as stated herein:
- 8. There are no persons in possession of any portion of the Premises other than pursuant to a recorded document except as stated herein:
- 9. There are no encroachments or boundary line questions affecting the Premises of which Affiant(s) (has) (have) knowledge.

Affiant(s) know(s) the matters herein stated are true and make(s) this Affidavit for the purpose of inducing the passing of title to the Premises.

STATE OF MINNESOTA .
COUNTY OF Hemseym.

Signed and sworn to (or affirmed) before me on this <u>2044</u> day of <u>December</u>, 20<u>19</u>, by Garret Plumley, President of Concept 33 Incorporated.

Signature of novarial officer

TERRI L REFSHAW
Notary Public
State of Minnesota
My Commission Expires
January 31, 2025

Garret Plumley

Title and Rank

My Commission Expires:

THIS INSTRUMENT WAS DRAFTED BY: Watermark Title Agency 7601 France Avenue South Suite 650 Edina, MN 55435

RESIDENTIAL AFFIDAVIT REGARDING SELLER(S)

STATE OF Minnesota COUNTY OF Hennepin

The undersigned hereinafter referred to as the affiant (whether one or more), being first duly sworn upon oath and states to the best of affiant's knowledge that:

(Any blank shall be deemed to be an affirmative statement as "None.")

- Affiant is the owner of the land described on the attached Exhibit A herein after referred to as "Property".
 There is actual pedestrian and vehicular access to and from the Property.
 Affiant has no recorded or unrecorded mortgages, unsatisfied judgments, bankruptcies, federal or state tax liens, contracts, leases, easements, shared driveways, agreements, documents, or
 - notices of claims relating to the Property or Affiant, other than those identified in the title commitment issued in File Number 64862 for the Property except:

(If none, state "None")

- 4. Affiant is a United States Citizen of legal age and under no legal disability.
- 5. Affiant is not and has not been in any proceedings for bankruptcy, marriage dissolution, divorce, probate, conservatorship, guardianship or pending law suits during the time period in which Affiant has had any interest in the Property except:

(If none, state "None")

- Affiant has not received medical assistance from the State of Minnesota or any county medical assistance agency.
- 7. The Property is improved with a one-to-four family residence, having an address of 10524 Hollywood Boulevard NW, Coon Rapids, MN 55433 and does not have a separate building, shed, garage or apartment as a second residence.
- 8. There have been no Property improvements or construction within the last 6 months except:

(If none, state "None")

9. There are no unpaid bills for labor, services or material for construction, improvements, alterations or repairs to the Property except:

(If none, state "None")

- 10. Any Property improvements were authorized by a building permit,
- 11. Shed or fence, if any, are located within the Property lines, and all improvements on Property including any shed or fence, do not violate any building permit, zoning or subdivision laws or regulations, or any covenants, conditions or restrictions, nor encroach over any building set-back lines, streets, alleys, easements or boundary lines.
- 12. There are no disputes with neighbors or city over fence or boundary lines, driveways, walks, street or alley locations, encroachments of building or improvement or violations of covenants and restrictions except:

(If none, state "None")

13. No one is in possession of Property other than the Affiant.

- 14. There are no persons or entities with any rights, easements, licenses or other agreements, allowing them to use, encroach on or travel over any part of the Property.
- The neighbors' improvements do not encroach over or onto our Property except: 15.
- 16 There are no underground pipes, cables, conduits, ditches, drain tiles, poles, wires or lines crossing the Property to service other persons.
- 17. There are no unpaid taxes, assessments, homeowner's association dues or water and sewer
- There has been no city, county or public work for repairing or paving streets, sidewalks, 18. installation or repair of sewer, water or electrical lines, installation of street lights, etc. nor has Affiant received any notices of future public improvements which might result in special assessments or charge against the Property except:

This affidavit is given for the purpose of inducing Watermark Title Agency to issue a title insurance policy which may provide coverage as to the items set out above and that the statements made herein are true to my own knowledge.

Concept 33 Incorporated Inc., a Minnesota Corporation

STATE OF MINNESOTA .

Garret Plumley President

COUNTY OF Hennepm

Signed and sworn to (or affirmed) before me on this 20th day of Deunber, 2019, by Garret Plumley, President of Concept 33 Incorporated.

> TERRI L REFSHAW Notary Public

State of Minnesota Commission Expires January 31, 2025

Signature of notatial officer

Title and Rank

My Commission Expires:

Drafted by:

7601 France Avenue South Suite 650 Edina, MN 55435

EXHIBIT "A"

Legal Description

Lot 4, Block 2, Mississippi Shores Plat 2, Anoka County, Minnesota.

Abstract Property



Property Address:

10524 Hollywood Boulevard NW, Coon Rapids, MN 55433

Closing Date: Purchaser(s): December 20, 2019 Geraldine Ivette Vanegas Concept 33 Incorporated

Seller(s): Concept 33

COMPLIANCE AGREEMENT:

The undersigned Seller(s) and Purchaser(s) of the above referenced property hereby agree to promptly cooperate with any representative or agent of either party's lender(s) ("Lender") and/or Watermark Title Agency, LLC ("Watermark") with respect to any reasonable requests related to this transaction that are made subsequent to closing. Such requests may include, but are not limited to, correcting errors or oversights concerning this transaction (including, without limitation, typographical errors, missed or misplaced documents, and omitted or incorrect fees or expenses on any closing statement or similar document), and providing any and all additional documentation deemed necessary by Lender or Watermark to effectuate this transaction or make the related loan transferable, marketable or insurable. The undersigned further agrees that "to cooperate" as used in this agreement includes, but is not limited to, the agreement by the undersigned to deposit funds which should have been collected at closing, return funds that were disbursed to the undersigned in error, and execute or re-execute and deliver any documents which any representative or agent of Lender or Watermark deem necessary or desirable to complete this transaction, market, self, seek guaranty or convey the loan, and insure the title to the above referenced property.

LEGAL ADVICE NOTICE:

The undersigned Seller(s) and Purchaser(s) acknowledge receipt of the following notice as required by Minnesota Statutes, Section 507.45:

Watermark has not, and under applicable state law, may not express opinions regarding the legal effect of the closing documents or of the closing itself.

PROPERTY TAX PAYMENT INFORMATION:

The undersigned Purchaser(s) is / are responsible for all future taxes due on the above referenced property. In the event Purchaser(s) are not required to escrow for taxes and have elected to pay taxes directly, notice is hereby given that taxes are payable in two installments per year: the first installment is due May 15th and the second installment is due October 15th. If a tax statement is not received prior to the due date, contact the County Treasurer's office to obtain a duplicate copy. The Purchaser(s) hereby acknowledge that it is his / her / their responsibility to pay the taxes by the due date. The Property Identification Number for this property is: 21-31-24-24-0004

In the event the current year's taxes are not yet available from the County Treasurer's office, the undersigned Seller(s) and Purchaser(s) understand and agree that the tax proration (if any) is based on last year's actual property tax amount or on the tax estimate received from the county. This is a full and final settlement of the tax proration. No future adjustments will be made. Watermark does not guarantee the accuracy of the tax information received and shall not be liable or responsible for any taxes.

HOMESTEAD STATUS CERTIFICATION	I AND ACKNOWLEDGMENT:
The Seller(s) certify that the homestead s	atus of the property is
FULL HOMESTEAD	NON HOMESTEAD/_/
Finitial here	Initial here

In the event the Seller(s) certify(ies) that the taxes are part of non-homestead classification in the year of the closing, any difference between the homestead and non-homestead portion of the real estate taxes will follow the terms stated in the signed purchase agreement between both parties. We, the undersigned

Seller(s) and Purchaser(s) agree that this is a full and final settlement and no additional adjustments will be made. The undersigned Purchaser(s) acknowledge that it is their responsibility to file for the homestead tax credit (if applicable) after closing. Watermark does not guarantee the accuracy of the Seller(s)' certification regarding homestead tax status.

WELL DISCLOSURE CONFIRMATION:
In compliance with Minnesota Statutes, the undersigned seller(s) do(es) certify that there
ARE / ARE NOT / any wells on the above referenced property.
Initial here Initial here
PENDING ASSESSMENT NOTICE: The undersigned Seller(s) certify they HAVE/
FINAL AND DELINQUENT WATER BILLS: The Seller(s) hereby state that he/she/they will make arrangements with the City to have a final water reading made and a final bill prepared and sent to the Seller(s) at their correct address. The Seller(s) further state that he/she/they will pay said bill immediately upon receipt. Any discrepancy in the amount of the bill must be resolved between the Seller(s) and the City to reach a settlement. In no event will the Seller(s) allow the final water bill to become a lien on the property. The Purchaser(s) acknowledge(s) responsibility for future water bills. Watermark will not be responsible for payment or recovery of any delinquent or final water bill.
PAYOFF INDEMNITY: The undersigned Seller(s) acknowledge and agree to pay all mortgages, credit lines, and liens on the above-referenced property. Watermark has obtained payoff figures from the lien holders, but cannot guarantee the accuracy of these figures. In the event the funds collected are not sufficient to pay off these liens in full, the Seller(s) agree to immediately pay all additional funds necessary, including, but not limited to, principal, additional interest, late fees, escrow account shortages, or accounting errors. Any disputes between the Seller(s) and the lien holders will be settled by the appropriate parties after the liens have been paid and released. The Seller(s) acknowledge that it is his/her/their responsibility to cancel any automatic withdrawal arrangements with Lender. If any of the liens are a line of credit, the Seller(s) further agree to make no additional draws on these lines until the above reference property is fully and finally released. Watermark does not guarantee that the mortgages or lien holders will provide an acceptable and recordable satisfaction of mortgage or lien.
If a loan that is being paid off is a line of credit, this shall serve as notice to Lender that the undersigned Seller(s) authorize and instruct Lender to CLOSE THIS LINE OF CREDIT immediately.
OWNER'S TITLE INSURANCE POLICY: The undersigned Purchaser(s) acknowledge that if a mortgage is being placed on the property, Lender has required a title insurance policy protecting Lender against loss resulting in certain defects in title or claims against the property that are not specifically listed as exceptions on the policy, but that this policy does not provide coverage to the Purchaser(s). As Purchaser(s) you have the option to obtain an Owner's Policy of Title Insurance for coverage in the amount of for an additional cost of , if you request it at this time. The undersigned Purchaser(s) acknowledge that they have been given the option to purchase an Owner's Policy of Title Insurance and the undersigned Purchaser(s) DO NOT
OWNERSHIP OPTION FOR MULTIPLE PURCHASERS:
The undersigned Purchasers choose to take title to the above referenced preparty
as: JOINT TENANTS / TENANTS IN COMMON /
Initial here

LEGAL DISCLOSURES:

The undersigned further acknowledge receipt of the following two disclosures required by Minnesota Statutes, Section 507.45, at least five business days prior to closing: You are informed a closing fee will be charged in the amount of \$300 (Buyer)/\$425 (Selier).

STANDARD FEE NOTICE:

Please note that many of Watermark's fees are standard, fixed fees. Watermark often purchases information and services from third party vendors that Watermark uses in performing services for you. For various reasons, Watermark's fees for a particular service may turn out to be more or less than what a particular vendor has indicated or stated that it would charge Watermark for its work or product. Different vendors charge Watermark different amounts for the same work or product and Watermark may not know the amount of a vendor's charge until after closing.

HOLD HARMLESS AGREEMENT:

To the maximum extent permitted by law, the undersigned Seller(s) and Purchaser(s) of the above referenced property jointly and severally agree to fully indemnify, protect, defend and hold harmless Watermark and its members, managers, employees, contractors, vendors, agents, affiliates, successors and assigns, from and against any and all claims, actions, penalties, fines, obligations, losses, costs, damages, attorney's fees and expenses of every kind and nature, arising out of or related to (i) any documents, information or data provided or made available by or on behalf of the undersigned Seller(s) or Purchaser(s) in conjunction with this closing, and/or (ii) breach or noncompliance with or enforcement of this agreement (collectively "Claims"). Without limiting the foregoing, Watermark will not be responsible for, and the undersigned Seller(s) and Purchaser(s) hereby release Watermark from, all Claims, including, without limitation, payment or recovery of any fees associated with this transaction.

Dated: December 20, 2019

Purchaser(s):

Geraldine Ivette Vanegas

Seller(s):

Concept 33 Incorporated Inc., a Minneseta Corporation

Garret Plumley, President

		(1 op 3 inches reserved for record	ing data)	-
WARRANTY DEED Business Entity to In	dividual(s)		Min	nesota Uniform Conveyancing Blank Form 10.1.7 (2016
eCRV number:				
DEED TAX DUE: \$_	818.40		DATE:	December 20, 2019 (month/day/year)
FOR VALUABLE CON	ISIDERATION, Concept 33	3 Incorporated		(шонилогуууваг)
TON WILDADEL OOF	COLDERATION, CONCEPT OF		t name of Grantor)	
a corporation		under the laws of	Minnesota	("Grantor"),
hereby conveys and w	arrants to Geraldine Ivette		name of each Grantee)	("Grantee"), as
(Check only one box.) real property in Anok Lot 4, Block 2, Missis	☐ tenants in common, ☐ joint tenants, a ssippi Shores Plat 2, Anoka	this conveyance is made to the name	ed Grantees as tenants i	,
	t of the described real propert taments and appurtenances b	y is Registered (Torrens) ☐ pelonging thereto, subject to the t	following exceptions	S: ·

Check applicable box:	Grantor
☐ The Seller certifies that the Seller does not know of any wells on	0
the described real property.	Concept 33 Incorporated
A well disclosure certificate accompanies this document or has	(name of Grantor)
been electronically filed. (If electronically filed, insert WDC	By:
number:	(signature) Garret Plumley
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.	(type of authority) President
	Ву:
	(signature)
	u
	Its:
	(A) F V V V V V V V V V V V V V V V V V V
State of Minnesota, County of Hennepin	
This instrument was acknowledged before me on _ December 20, 20	
(month/da)	•
	as President (type of authority)
and by	(type of actionity)
	horized signer)
as of Concept 3	33 Incorporated
(type of authority)	(name of Grantor)
(type of authority) (Stamp)	(name of Grantor) Anni Kelshaw
<i>"</i>	(name of Grantor) (signature of notarial officer)
(Stamp)	(name of Grantor) Anni Kelshaw
(Stamp) TERRI L REFSHAW Notary Public	(name of Grantor) (signature of notanal officer) Title (and Rank):
(Stamp) TERRI L REFSHAW Notary Public State of Minnesote My Commission Expires	(name of Grantor) (signature of notarial officer)
(Stamp) TERRI L REFSHAW Notary Public	(name of Grantor) (signature of notanal officer) Title (and Rank): My commission expires:

THIS INSTRUMENT WAS DRAFTED BY: (insert name and address)

The Title Group, Inc. 3200 Main Street Suite 280 Coon Rapids, MN 55448 TAX STATEMENTS FOR THE REAL PROPERTY DESCRIBED IN THIS INSTRUMENT SHOULD BE SENT TO:

(insert legal name and residential or business address of Grantee)

Geraldine Ivette Vanegas 10524 Hollywood Blvd NW Coon Rapids, MN 55433

(Top 3 inches reserved for recording data)

AFFIDAVIT REGARDING BUSINES	SENTITY	Minnesota Uniform Conveyancing Blanks Form 50.1.3 (2011)
State of Minnesota, County of Her	nepin	
Garret Plumley		being first duly sworn on oath say(s) that:
	(insert name of affiant)	
1. (They are) (he is) the	President	and the
		respectively, of
Concept 33 Incorporated		
a corporation	under the	e laws of Minnesota
(the "Business Entity"), named as _	Grantor	in the document
dated December 20, 2019	and filed for record	as Document Number
(month/day/year)	<u> </u>	nonth/day/year)
(or in Book of	, Page), in the Office of the County Recorder Registrar of Titles
of Anoka	County, Minnesota.	,
2. The Business Entity's principa	al place of business is at 4908 Mer	ilee Drive, Minnetonka, MN 55343
and the Business Entity's principal pla	ace(s) of business during the last ter	n (10) years has/have been at:

- 3. There have been no:
- a. Bankruptcy or dissolution proceedings involving the Business Entity during the time period in which the Business Entity has had any interest in the premises described in the above document ("Premises");
 - b. Unsatisfied judgments of record against the Business Entity nor any actions pending in any courts, which affect the Premises;
- c. Tax liens filed against the Business Entity;

except as herein stated:

None

- 4. Any bankruptcy or dissolution proceedings of record against business entities with the same or similar names during the time period in which the Business Entity had any interest in the Premises are not against the Business Entity.
 - 5. Any judgments or tax liens of record against entities with the same or similar names are not against the Business Entity.
 - 6. There has been no labor or materials furnished to the Premises for which payment has not been made.
- 7. There are no unrecorded contracts, leases, easements, or other agreements or interests relating to the Premises except as stated herein:

 None
- 8. There are no persons in possession of any portion of the Premises other than pursuant to a recorded document except as stated herein:

 None
- 9. There are no encroachments or boundary line questions affecting the Premises of which Affiant(s) (has)(have) knowledge.

Affiant(s) know(s) the matters herein stated are true and make(s) this Affidavit for the purpose of inducing the passing of title to the Premises.

	Affiant(s) (Signature) Correct Plumper
	(signature)
Signed and sworn to before me on	. by Garret Plumley
(insert name of p	person making statement)
(Stamp) TERRI L REFSHAW Notary Public	(signature of notarial office)
State of Minnesota My Commission Expires January 31, 2025	Title (and Rank): My commission expires:

THIS INSTRUMENT WAS DRAFTED BY: (insert name and address)

The Title Group, Inc. 5319 W 74th Street Edina, MN 55439

ACKNOWLEDGMENT AND INDEMNIFICATION

To: The Title Group, Inc.

3200 Main Street NW #280 Coon Rapids, MN 55448

Phone: (763)746-9494 Fax: (763)746-9499

Attention:

Re: Order No.:

191230084

Buyer/Borrower(s): Seller(s):

Geraldine Ivette Vanegas Concept 33 Incorporated

Subject Property:

10524 Hollywood Boulevard NW, Coon Rapids, MN 55433

COMPLIANCE AGREEMENT:

The undersigned Seller(s) and Buyer/Borrower(s) hereby agree to cooperate with any representatives of the Lender or The Title Group, Inc.. regarding any reasonable requests made subsequent to closing to correct errors made concerning this transaction or provide any and all additional documentation deemed necessary by the Lender or The Title Group, Inc. to affect this transaction or make the loan marketable or insurable. The undersigned further agree that "to cooperate" as used in this agreement includes, but is not limited to, the agreement by the undersigned to execute or re-execute any documents which the Lender or The Title Group, Inc. in the ordinary course of business, may deem necessary or desirable to complete this transaction, market the loan, and insure the title to the real property.

MORTGAGE LIABILITY AGREEMENT:

The undersigned Seller(s) acknowledges and agrees to pay all mortgages, home equity or line of credit loans and liens on the above referenced property. Seller(s) further certify that they have not borrowed funds or placed an undisclosed lien against the property. In the event there is a discrepancy in the payoff amount received from their mortgage company, Seller(s) agree to cooperate with their lender to determine the correct amount necessary to pay the loan in full and agree to pay any additional fees necessary to satisfy their mortgage/lien to clear title to the property.

AGREEMENTS FOR FINAL WATER BILL:

The undersigned Seller(s) hereby state(s) that I/we will make arrangements with the City Water Department to have the final water reading made on the water meter and will have the City send the final bill to me/us at my/our forwarding address, and will pay the final water bill immediately upon receipt so that the water bill does not become a lien on the Subject Property. If there is a discrepancy or dispute in the amount of the billing, it is Seller's responsibility to deal directly with the City to reach a settlement amount and to pay the final water bill.

The Purchaser(s) acknowledge responsibility for all utilities. The undersigned Purchaser(s) further acknowledge that if an Owner's Policy of Title Insurance is issued in conjunction with the current transaction, it will not provide protection for unpaid utility bills not yet a lien against the real property.

WELL DISCLOSURE CONFIRMATION:

In compliance with Minnesota Statutes, the undersigned Seller(s) do(es) certify that there _____ are ____ are not any wells on the above referenced property. The undersigned acknowledge that they are aware that certain regulations and requirements apply to the sale and/or purchase of real property on which water wells are located, which regulations and requirements have been codified in Minn. Statute 1031.

LEGAL ADVICE NOTICE:

The undersigned Seller(s) and Buyer/Borrower(s) acknowledge receipt of the following notice as required

Acknowledgement & Indemnification

by Minnesota Statute 507.45, §6, Sub. 3a: "THE REAL ESTATE BROKER, REAL ESTATE SALESPERSON, OR REAL ESTATE CLOSING AGENT HAS NOT AND UNDER APPLICABLE STATE LAW, MAY NOT EXPRESS OPINIONS REGARDING THE LEGAL EFFECT OF THE CLOSING DOCUMENTS OR OF THE CLOSING ITSELF."

The undersigned further acknowledge that neither The Title Group, Inc., nor any of its employees can or will offer legal advice, nor have any statements or opinions been rendered which might be construed to be legal advice as to their obligations or rights under these or any other regulations or requirements related to this transaction.

PENDING ASSESSME The undersigned cany pending special as government assessing not been disclosed to	ertifies that he/she/theyssessments or a notice of hear authority, the costs of which n	has/have_X ing for a new publi nay be assessed a	has/have not received a notice of c improvement project from any gainst the Subject Property, that have	:
	Buyer(s) Initial Here		Seller(s) Initial Here	
HOMESTEAD STATUS		/ taxes on the Sub	ect Property for the current year are:	
FULL HOMESTEAD (nitials) NON	-HOMESTEAD (In	itials)	

In the event Seller(s) certify(ies) that the homestead status is full homestead, Seller(s) further certify(ies) that he/she/they has/have not changed/removed the homestead status on the Subject Property for future taxes. In the event Seller(s) certify(ies) that the status is non-homestead classification, Seller(s) agree(s) to pay the difference at closing toward the non-homestead portion of the real estate taxes. The undersigned Seller(s) and Buyer/Borrower(s) agree that this is a full and final settlement and that no additional adjustments will be made should the non-homestead portion of the taxes be more or less than this settlement amount.

TAX PRORATION SETTLEMENT:

In the event the current year's taxes are not yet available from the County Treasurer's office, the undersigned Seller(s) and Buyer/Borrower(s) understand and agree to base the tax proration on the tax estimate received from the County. In the event an estimate of the current year's tax amount is not available from the County, Seller(s) and Buyer/Borrower(s) agree to base the tax proration on last year's actual property tax amount. This is a full and final settlement of the tax proration. No future adjustments will be made.

HOMESTEADING ACKNOWLEDGEMENT:

The undersigned Buyer/Borrower(s) understand and take responsibility for homesteading the property immediately after closing and upon occupying the property. In the event Buyer/Borrower(s) fail(s) to do so, Buyer/Borrower(s) acknowledge(s) that the following year's taxes will be based on non-homestead tax figures, and Buyer/Borrower(s) will be responsible for payment of taxes assessed.

PROPERTY TAX PAYMENT INFORMATION:

The undersigned Buyer/Borrower(s) is/are responsible for all future taxes due on the above referenced property. In the event Buyer/Borrower(s) is/are not required to escrow for taxes, and have elected to pay taxes directly to the County Treasurer, notice is hereby given that the next tax payment is due on May 15,

2016 (Note: Buyer/Borrower(s) should call the Treasurer's Office and ask that a duplicate tax statement be mailed. It will be Buyer/Borrower's responsibility to obtain this statement and pay the taxes by the due date.) The property identification number required by the County Treasurer is:

OWNERSHIP OPTION FOR MULTIPLE PURCHASERS: PURCHASERS choose to share the ownership of this p	property as:
JOINT TENANTS	TENANTS IN COMMON
OPTIONAL OWNER'S TITLE INSURANCE POLICY Although a Mortgagee's Policy of Title Insurance, insur to your lender, the policy does not provide title insurance owner's Policy which will provide title insurance coverage Policy providing coverage for you. IF YOU ARE UNCERTATIONNER'S POLICY OF TITLE INSURANCE YOU ARE URC	coverage for your interest. You may obtain an to you. There is additional cost for an Owner's AIN AS TO WHETHER YOU SHOULD OBTAIN AN
I/We do request an Owner's Po	licy of Title Insurance.
I/We do not request an Owner's	s Policy of Title Insurance.
In the event that you elect to purchase an Owner's Polito you is effective for 30 days after closing. Please contact	cy of Title Insurance after closing, the figure quoted the Title Group, Inc. to process your request.

CLOSING FEE DISCLOSURE:

In compliance with Minnesota Statute 507.45, subd. 2, you are hereby informed that you will be charged a closing (settlement) fee.

FEE DISCLOSURE:

The undersigned hereby acknowledges that The Title Group, Inc. may charge fees to cover the cost of incoming and/or outgoing wires, delivery of items related to the transaction and recording of documents. These fees may be required to comply with the closing instructions.

LIMITED POWER OF ATTORNEY:

The undersigned hereby appoints The Title Group, Inc. to act as his/her/its attorney-in-fact to correct typographical or clerical errors that may be discovered in any of the closing documents executed by the undersigned at closing. THIS LIMITED POWER OF ATTORNEY SHALL NOT BE USED TO INCREASE THE INTEREST RATE IN ANY OF THE LOAN DOCUMENTS, INCREASE THE AMOUNT OF THE UNDERSIGNED'S LOAN, INCREASE THE OUTSTANDING PRINCIPAL BALANCE OF THE UNDERSIGNED'S LOAN OR INCREASE THE UNDERSIGNED'S MONTHLY PAYMENTS OF PRINCIPAL AND INTEREST. In the event this Limited Power of Attorney is exercised, The Title Group, Inc. shall forward to the undersigned a copy of the document corrected, executed or initialed on his/her/its behalf.

CHECK REPLACEMENT AND UNCASHED CHECK FEES DISCLOSURE:

The undersigned Seller(s) and Buyer/Borrower(s) understand and agree that The Title Group, Inc.. may charge an annual fee of \$25.00 for any uncashed checks and a fee of \$15.00 for any check that must be reissued and/or replaced.

HOLD HARMLESS AGREEMENT:

The undersigned Seller(s) and Buyer/Borrower(s) do hereby individually and jointly agree to fully protect, defend and hold harmless The Title Group, Inc. from any and all loss, cost, damages, attorneys' fees and expenses of every kind and nature which it may suffer, expend or incur, under or by reason of this closing. THE TITLE GROUP, INC. WILL NOT BE RESPONSIBLE FOR PAYMENT OR RECOVERY OF ANY FEES ASSOCIATED WITH THIS TRANSACTION.

Date: 12/20/19	
Geraldine Ivette Vanegas	BY: Garret Plumley President ATTEST:
	Secretary/Treasurer
Phone #:	Phone #:
Email:	Email:
	FORWARDING ADDRESS: 4908 Merilee Drive
	Minnetonka, MN 55343



BUILDER'S OR CONTRACTOR'S AFFIDAVIT AND AGREEMENT TO HOLD HARMLESS

County of: Hennepin
, being first duly sworn deposes and says as follows:
That he is the builder and/or contractor who constructed or repaired, or caused to be constructed or repaired, the improvements on the property described below in Anoka, State of Minnesota:
Lot 4, Block 2, Mississippi Shores Plat 2, Anoka County, Minnesota.
Abstract Property
That all charges and costs for labor performed, material furnished and fixtures installed on said premises have been fully paid; that said premises are free and clear of all lienable claims whatsoever arising unde and by virtue of said construction, and affiant agrees to hold Watermark Title Agency, LLC and Old Republic National Title Insurance Company free from any and all loss, costs, damage and expense of every kind, including attorney's fees, which it shall or may suffer under policies now to be issued, or any reissue, renewal or extension thereof, or new policy at any time issued upon said real estate, part thereof or interest therein, arising, directly or indirectly, out of or on account of any such mechanic's or materialmen's liens. That no chattel mortgages, conditional sale contracts, security agreements financing statements, retention of title agreements, or personal property leases have been given or are now outstanding as to any materials, fixtures, appliances, furnishings, or equipment placed upon or installed in or upon the aforesaid premises or the improvement thereon, and all plumbing, heating lighting, refrigerating, and other equipment is fully paid for, including all bills for the repair thereof, except as follows:
That said construction was completed on <u>J.c.f. 15, 2019</u> .
This affidavit is given to induce Watermark Title Agency, LLC and Old Republic National Title Insurance Company to issue its title insurance policy or policies.

Subscribed and sworn to before me this December 20,2019

State of: MN

TERRI L REFSHAW Notary Public State of Minnesota My Commission Expires January 31, 2025

CONSTRUCTION LIEN INDEMNITY AGREEMENT

This Indemnity Agreement is made by Concept 33 Incorporated, hereinafter referred to as "Indemnitor(s)" for the benefit and protection of Watermark Title Agency, LLC and Old Republic National Title Insurance Company, hereinafter referred to as "The Company."

Whereas. The Company is being requested to issue its policy of title insurance insuring an interest in or title to the real property described as follows:

Lot 4, Block 2, Mississippi Shores Plat 2, Anoka County.

Minnesota.

Abstract Property

and

Whereas, Indemnitor plans to have certain work and materials furnished to the real property; and

Whereas, The Company is unwilling to issue said policy without an exception as to the construction liens which affect or may affect the title hereto; and

Whereas, the Indemnitor recognizes that The Company, in the normal course of business, would not issue its policy insuring over construction liens unless the Indemnitor indemnifies The Company as hereafter agreed,

Now, Therefore, it is agreed that the Indemnitor, in consideration of the issuance of a policy of title insurance without showing therein any exception for construction liens arising out of the certain works or improvements which have been, or will be, commenced on the above-described land, will hold harmless, protect and indemnify The Company from and against any and all liabilities, losses, damage, expenses and charges, including but not limited to attorneys' fees and expenses of litigation, which may be sustained or incurred by The Company under, or arising directly or indirectly out of the issuance of, any policy covering said land as a result of the construction liens indemnified against, or from any claim, action, proceeding, judgment, order or process arising from or based upon or growing out of any said construction liens or the omission to show any of the same in any policy of title insurance or title report.

AND IT IS FURTHER AGREED that Indemnitor will diligently provide for the defense of any action based upon any construction liens and will promptly do all things necessary or appropriate to cause the title to said land to be cleared of the effect of said construction liens and any other matters based thereon or arising directly or indirectly therefrom, and of any cloud on title created by or growing out of any of the foregoing; all of which shall be done at the sole expense of Indemnitor. If Indemnitor shall fail to do so within a reasonable time, as determined solely by the Company, then The Company may do the same, and may pay, compromise or settle any such construction liens or any claim or demand based thereon if The Company deems such action necessary for the protection of any of its insureds under any policy or of itself; the Indemnitor shall promptly reimburse The Company for any payment, expense or expenditure made or incurred in so doing. If The Company holds any funds or security for the obligations of the Indemnitor hereunder, it shall not be obligated to resort to such funds or security if such funds are insufficient to satisfy any judgment or obligation, before enforcing the obligations of the Indemnitor, but may enforce such obligations by any lawful means in the same manner and the same extent as if no such funds or security were held.

AND IT IS FURTHER AGREED that in the event that any judgment shall be or shall have been rendered or any process shall be or shall have been issued, based upon construction liens or any other matters growing out of any of the same, under which a sale could be held affecting or purporting to affect said land or any portion thereof, Indemnitor promises and agrees that it will satisfy the same and cause the same to be satisfied and discharged of record prior to the occurrence of any such sale.

File No.: 64862

AND IT IS FURTHER AGREED that nothing herein shall be construed as an obligation on the part of The Company to issue any policy of title insurance nor an obligation on the part of The Company to obtain the issuance thereof, but in the event The Company does issue any policy in the manner contemplated, the undersigned Indemnitor gives the assurances and makes the agreements herein set forth, for the benefit of The Company.

AND IT IS FURTHER AGREED that for the purposes of carrying out the provisions of this Agreement, the Indemnitor hereby pays The Company the sum of \$0.00 and The Company, in its sole discretion, mayuse any portion or portions or all of said funds for such purposes. At such time as all obligation of Indemnitor hereunder has been fully performed and the title to said real property is free of the effect of the construction liens and free of the effect of any matters growing out of or based upon those construction liens, and The Company has no present or contingent liability arising out of said construction liens. The Company will repay to Indemnitor all funds remaining unused by The Company.

AND IT IS FURTHER AGREED that the Company is hereby granted the right from time to time, to examine the books, accounts and records of Indemnitor, pertaining to any works of improvement upon the land, and Indemnitor will, upon request, promptly furnish The Company with copies of all receipted bills or other evidence of payment or set-off for works of improvement upon the land and such other and further assurances and/or security as may be reasonably requested by The Company for its protection from liability.

AND IT IS FURTHER AGREED that if suit shall be brought to enforce this Agreement, Indemnitor will pay the reasonable attorneys' fees of The Company.

AND IT IS FURTHER AGREED that all of the obligations of Indemnitor hereunder shall be several as well as joint. All of the provisions of this Agreement shall inure to the benefit of and bind the parties hereto and their legal representatives and successors in interest.

THIS INDEMNITY AGREEMENT is executed by the undersigned this Concept 33 Incorporated Inc., a Minnesota Corporation

STATE OF MINNESOTA, COUNTY OF Henneym

This instrument was acknowledged before me on 20th day of December 20 19, by Garret Plumley. President of Concept 33 Incorporated.

My Commission Expires: 1.31.2025

TERRI L REFSHAW Notary Public State of Minnesota My Commission Expires January 31, 2025



Date:

December 20, 2019

City of:

Coon Rapids

Account No:

Address:

10524 Hollywood Boulevard NW, Coon Rapids, MN 55433

Our File No.:

64862

Enclosed is a check for the estimated final water bill for the above referenced property. Please send the Final Water Bill to the sellers at the address below for any additional funds owed.

If there is an overage in the enclosed check, please mail the overage to the sellers at the address below.

SELLER(s):

Concept 33 Incorporated

FORWARDING ADDRESS:

Thank you for your cooperation.

Sincerely,

Kara Sieben (952) 873-7474



PAYOFF INDEMNITY

Property Address: 10524 Hollywood Boulevard NW, Coon Rapids, MN 55433

Closing Date: December 20, 2019 Seller(s): Concept 33 Incorporated

As a requirement of the closing of the sale for the above referenced property, Watermark Title Agency, LLC is requested to payoff the mortgage in favor of .

Watermark Title Agency, LLC cannot guarantee the mortgage company's acceptance of the payoff figure as shown on the Settlement Statement. The undersigned mortgagor(s) agree to immediately pay to Watermark Title Agency, LLC any additional funds necessary to satisfy the mortgage, including, but not limited to: additional interest, escrow shortage, late fees, foreclosure fees, legal fees or errors by the holder of the mortgage or its servicing agent.

If the undersigned mortgagor(s) disputes the accuracy of any additional funds needed to pay off or release the mortgage, the mortgagor(s) agree to pay the additional funds immediately and settle the dispute between the appropriate parties after the mortgage has been paid and released.

The undersigned mortgagor(s) is responsible for cancelling any automatic withdrawal payments they have arranged with their lender.

If this mortgage is a line of credit, the undersigned mortgagor(s) also agree to make NO ADDITIONAL DRAWS on this line of credit, they also certify to Watermark Title Agency, LLC that no additional draws have been made that are not included in the payoff figure on the Settlement Statement.

This is an authorization to close this line of credit, if applicable.						
	Initial	Initial				
By signing this indemnity agreement, the undersigned also authorized mortgage if applicable. Watermark Title Agency, LLC does not guarantee acceptable and recordable satisfaction of mortgage. Please forward the original Release to:						

County Recorder: Anoka County Recording Office County Government Center, Suite 119

2100 3rd Avenue Anoka, MN 55303

Watermark Title Agency, LLC 11100 Wayzata Blvd. #150 Minnetonka, MN 55305

Date: 12-19-2019

Concept 33 Incorporated Inc., a Minnesota Corporation

□

Garret Ptimley, President

Seller forwarding address:

U.S. ENTITY CERTIFICATION OF NON-FOREIGN STATUS CORPORATE, PARTNERSHIP AND LIMITED LIABILITY COMPANY

Buyer(s): Geraldine Ivette Vanegas Selier(s): Concept 33 Incorporated

File No: 64862

Property Address: 10524 Hollywood Boulevard NW, Coon Rapids, MN 55433

The undersigned, being first duly sworn under oath, states under penalties of perjury that:

- 1. I am Garret Plumley, the President of Concept 33 Incorporated a < -Corporation/Partnership/Limited Liability Company> under the laws of State of Minnesota, and a entity, which is a U.S. Person as defined in Section 7701(30) of the Internal Revenue Code:
- 2. I am duly authorized on behalf of Concept 33 Incorporated (Seller) to execute and deliver this Certification;
- 3. Seller is neither a Foreign Person as defined in Section 1445(f)(3), nor a Foreign Entity as defined in Section 7701(5);
- 4. Seller is neither a disregarded entity as defined in Section 1445-2(b)(2)(iii), nor a single member LLC;
- 5. I provide this Certification of Non-Foreign Status on behalf of Seller as evidence to the Buyer(s) of a withholding exemption under Section 1445(b)(2) for U.S. Persons, which includes entity's as defined in Section 7701(30);
- 6. I understand Buyer(s) and the qualified substitute, if any, will rely on this Certification of Non-Foreign Status to establish the truth of the facts set forth herein and I understand the civil liability for any misrepresentation;
- 7. I am aware this Certification of Non-Foreign Status may be disclosed to the Internal Revenue Service (IRS) and any false statements contained herein could be punished by fine, imprisonment or both;
- 8. Seller is the owner and seller of the following property: 10524 Hollywood Boulevard NW, Coon Rapids, MN 55433;
- 9. Seller's legal name is: Concept 33 Incorporated;
- 10. Seller's U.S. Taxpayer Identification Number is:

11. Seller's principal business address is:

(Address is required)

12. I request Watermark Title Agency to be my appointed qualified substitute and rely on my statements herein to prepare and deliver to the Buyer(s) a Qualified Substitute Statement and if requested by the Buyer(s), deliver a redacted copy of this Certification of Non-Foreign Status. As my appointed qualified substitute, Watermark Title Agency is directed to electronically store my original Certification of Non-Foreign Status containing my Personally Identifiable Information, including my U.S. Taxpayer Identification Number for a period of 6 years unless the IRS requires a copy to be surrendered as my proof of an IRS withholding exception.

Under penalties of perjury, I declare and certify that I have examined each and every statement in this Certification and to the best of my knowledge and belief it is true, correct and complete.

Garret Plumley-Presiden

ATE OF MINNES COUNTY OF HEMMEN

Signed and sworn to (or affirmed) before me on this

Dec ___, 20<u>/9</u> by Garret Plumley, President of Concept 33

incorporated.

Title and Rank

TERRI L REFSHAW Notary Public State of Minnesota y Commission Expires January 31, 2025

My Commission Expires:

SELLER IS ADVISED TO SEEK LEGAL AND TAX ADVICE REGARDING FIRPTA AND FIRPTA COMPLIANCE. EMPLOYEES ARE NOT AUTHORIZED BY LAW TO PROVIDE ADVICE REGARDING ANY LEGAL OR TAX MATTERS.

MLTA-ENDORSED FORM MLTA Rev. 2.17.16

IRS FORM 1099-S CERTIFICATION EXEMPTION FORM

CERTIFICATION FOR NO INFORMATION REPORTING ON THE SALE OR EXCHANGE OF A PRINCIPAL RESIDENCE

This form may be completed by the seller of a principal residence. This information is necessary to determine whether the sale or exchange should be reported to the seller, and to the Internal Revenue Service on Form 1099-S, Proceeds From Real Estate Transactions. If the seller properly completes Parts I and III, and makes a "true" response to assurances (1) through (6) in Part II (or a "not applicable" response to assurance (6)), no information reporting to the seller or to the Service will be required for that seller. The term "seller" includes each owner of the residence that is sold or exchanged. Thus, if a residence has more than one owner, a real estate reporting person must either obtain a certification from each owner (whether married or not) or file an information return and furnish a payee statement for any owner that does not make the certification.

Part I. Seller Information

- 1. Name: Concept 33 Incorporated
- 2. Address or legal description (including city, state, and zip code) of residence being sold or exchanged:

10524 Hollywood Boulevard NW, Coon Rapids, MN 55433

Part II. Seller Assurances

Check "true" or "false" for assurances (1) through (5), and "true", "false", or "not applicable" for assurance (6).

True	False	
	×	(1) I owned and used the residence as my principal residence for periods aggregating 2 years or more during the 5-year period ending on the date of the sale or exchange of the residence.
		(2) I have not sold or exchanged another principal residence during the 2-year period ending on the date of the sale exchange of the residence.
		(3) I (or my spouse or former spouse, if I was married at any time during the period beginning after May 6, 1997, and ending today) have not used any portion of the residence for business or rental purposes after May 6, 1997.
		(4) At least one of the following three statements applies:
		The sale or exchange is of the entire residence for \$250,000 or less. OR
		I am married, the sale or exchange is of the entire residence for \$500,000 or less, and the gain on the sale or exchange of the entire residence is \$250,000 or less. OR
		I am married, the sale or exchange is of the entire residence for \$500,000 or less,

I am married, the sale or exchange is of the entire residence for \$500,000 or less, and (a) file a joint return for the year of the sale or exchange, (b) my spouse also used the residence as his or her principal residence for periods aggregating 2 years or more during the 5-year period ending on the date of the sale or exchange of the

			residence, and (c) my spouse also has not sold or exchanged another principal residence during the 2-year period ending on the date of the sale or exchange of the principal residence.
			(5) During the 5-year period ending on the date of the sale or exchange of the residence, I did not acquire the residence in an exchange to which section 1031 of the Internal Revenue Code applied.
True	False	N/A	
			(6) If my basis in the residence is determined by reference to the basis in the hands of a person who acquired the residence in an exchange to which section 1031 of the Internal Revenue Code applied, the exchange to which section 1031 applied occurred more than 5 years prior to the date I sold or exchanged the residence.
Part III. Sel	ler Certifi	cation	
Under penalt exchange.	ies of perj	ury, I certi	fy that all of the above information is true as of the end of the day of the sale or
Concept 33 Incorperated Inc., a Minnesota Corporation			
By:	imitey, Pre	siden	13/20/17 Date (
Forwarding Address:			
	_		

INFORMATION FOR REAL ESTATE 1099-S REPORT FILING as required by the Internal Revenue Service

SOLICITATION

Section 6045 of the Internal Revenue Code, as amended by the Tax Return Act of 1986, requires the reporting of certain information to the IRS on real estate transactions. The information may also be sent to other third parties. You are required by law to provide the settlement agent with your correct Taxpayer Identification Number. If you do not provide the settlement agent with your Taxpayer Identification Number, you may be subject to civil or criminal penalties as imposed by law.

File Number:	64862		
Taxpayer ID Number:	83-4285530	Taxpayer ID Type:	organization
INDIVIDUAL SELLER NAME			
Seller Name: Mailing Address:	Concept 33 Incorporated		
TRANSACTION INFORMATIC Closing Date: County, City, and School taxes	DN December 20, 2019 paid in advance by seller, charged to bu	Contract Sales Price:	<u>\$248,000.00</u> <u>\$70.99</u>
Description of Property:	10524 Hollywood Boulevard NW, Coon (IRS limits to 40 characters)	Rapids, MN 55433	
Has the seller received (or will consideration for this transaction	the seller receive) property other than coon?	ash and consideration trea	ated as cash or services as part of the
If multiple sellers - Request is	hereby made that you allocate the sales	price among the sellers a	s follows:
If multiple sellers - Request is I	nereby made that you allocate the seller to	ax credit among the sellers	s as follows:
			dentification Number. I also certify that the
SETTLEMENT AGENT INFOR Name:	MATION (to be completed by the settlem Watermark Title Agency - Edina 7601 France Avenue South Suite 650 Edina, MN 55435	ent agent)	
Phone:	(952) 873-7474	Taxpayer ID N	lumber: 27-4017682

SUBSTITUTION FORM 1099

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

CRV Questionnaire - Seller(s)

Property Address: 10524 Hollywood Boule	ovard NW Coon Rapids, MN 55433	
Seller: Concept 33 Incorporated	Social Security Number	
Seller:	Social Security Number	
	Tax ID No. 83-4285530	
Is there a court order to keep names priva	te?	
Sellers Forwarding Address 4908 Me	rilee Drive	
Sellers Forwarding Address <u>4908 Me</u> <u>Minue</u> t	onka, MN 55343	
Seller's Phone Number 651-226-	-1466	
Concept 33 Incorporated		