



National Title Experts, LLC
2000 Auburn Dr Suite # 200
Beachwood, Ohio 44122

Main: (866) 212-7259
Fax: (440) 247-6719
www.mynationaltitle.com

Re: 262 East 324th Street Willowick Ohio 44095
Arbia Bitner to ForeverHome RE LTD

Dear Sir/Madam:

National Title Experts will hold \$ 750 for the sidewalk repair and \$ 19,250 for the demo. The total we will hold will be \$ 20,000. National Title Experts will hold this Money until the city of Willowick Building Department gives instruction to release the funds.

Anthony Tagliarina
Owner

4/18/25

KINGPIN

CONSTRUCTION

440.754.9768

House & Garage Demolition Quote

Prepared by:
Eric Myers

Prepared on:
4/1/2025

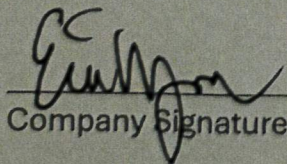
Prepared for:
Arbia Bitner
262 E 324th St, Willowick, OH 44095

Item(s)	Qty	Price	Total
Dumpster/Trucking	6 loads	\$4,500	\$4,500
Labor/Machine(s)	2 days	\$4,000	\$4,000
Dirt	10 loads	\$2,500	\$2,500
Permits/Mobilization	2 moves	\$1,500	\$1,500
			\$12,500

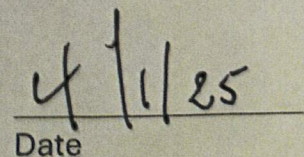
This quote is subject to the following terms and conditions:

1. This quote may be accepted to form a binding contract upon signature below and payment for the items listed in this quote.
2. Work to be completed within 2 weeks following receipt of payment.

Client Signature


Company Signature

Date


Date

Sean Brennan

From: Ashley Garner <garnerarealtor@gmail.com>
Sent: Friday, April 11, 2025 3:40 PM
To: Sean Brennan; ashley@mynationaltitle.com; anthony tagliarina
Cc: Madre
Subject: 262 E 324th St Willowick Ohio - Property Sale
Attachments: E 324th Contract.pdf

Good afternoon Sean,

I'm reaching out on behalf of Arbia Bitner and Dana Cunningham in regards to the sale of 262 E 324th St Willowick OH 44094 (Parcel: 28-A-045-A-00-026-0 & 28-A-045-A-00-027-0).

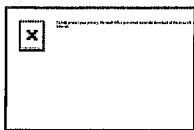
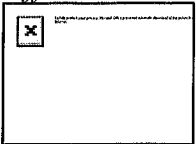
It is my understanding the seller has provided you with a quote for the demolition of the house and garage, but you are still in need of a quote for the POS repairs for the sidewalk - I am waiting on two of the contractors on the city's list to provide me with one so the seller should have that to you soon.

The goal here is for the buyer to assume the POS violations and to escrow funds for 1.5x the amount of the demo quote to replace Mr. Bitner's funds currently being withheld by the city upon closing, as well as 1.5x the amount quoted to level the sidewalk. I've copied the representatives at the title company who are handling this transaction so you can communicate directly with them in regards to the documentation you need for the escrow hold back, Anthony & Ashley. I've also included a copy of the purchase agreement and the addendum referencing the funds to be held in escrow to replace the seller's funds for your reference.

Currently, our goal is a 4/22/25 close date and we look forward to your assistance in meeting that objective so Mr. Bitner can finally close out this challenging chapter of his life, and the buyers can begin work to restore the property..

Thank you,

Ashley Garner
Paramount Properties Group
Berkshire Hathaway Homeservices Professional Realty
Office Main: 440-255-1111
Office Direct: 440-812-2742



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Closing Disclosure

This form is a statement of final loan terms and closing costs.
Compare this document with your Loan Estimate.

Closing Information

Date Issued
Closing Date 04/22/2025
Disbursement Date 04/22/2025
Settlement Agent National Title Experts LLC
File # 2025-416
Property 262 East 324th Street
Willowick, OH 44095
Sale Price \$65,000.00

Transaction Information

Borrower(s) ForeverHome RE LTD
Seller(s) Arbla J. Bitner and James Bitner
931 Elm Street
Painesville, OH 44077
Lender PAJ Fund I,LLC

Loan Information

Loan Term 6 mo.
Purpose Purchase
Product
Loan Type
Loan ID #
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$147,000	No
Interest Rate	18.25%	No
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,235.63	YES
Prepayment Penalty		Does the loan have these features? No
Balloon Payment		No

Projected Payments		
Payment Calculation		Year 1
Principal & Interest		\$2,235.63
Mortgage Insurance		+ —
Estimated Escrow <i>Amount can increase over time.</i>		+ —
Estimated Total Monthly Payment		\$2,235.63
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See page 4 for details</i>	\$0.00 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> In escrow?

Costs at Closing	
Closing Costs	\$92,438.06 Includes \$1,398.00 in Loan Costs + \$91,040.06 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details</i>
Cash to Close	\$6,434.56 Includes Closing Costs. See "Calculating Cash to Close" on page 3 for details. <i>See "Calculating Cash to Close" on page 3 for details.</i>

Closing Cost Details

LOAN COSTS	Borrower Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges			
01			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
C. Services Borrower Did Shop For		\$1,398.00	
01 Title - Settlement or Closing Fee to National Title Experts LLC	\$450.00		
02 Title - Processing Fee to National Title Experts LLC	\$75.00		
03 Title - Lender's Title Policy to First American Title Insurance Company	\$588.00		
04 Title - Filing Fee to National Title Experts LLC	\$50.00		
05 Title - CPL (Lender) to First American Title Insurance Company	\$40.00		
06 Title - CPL (Borrower) to First American Title Insurance Company	\$20.00		
07 Title - Closing Fee to National Title Experts LLC			
08 Title - Survey Fee to National Title Experts LLC			
09 Title - Title Insurance Binder Fee to National Title Experts LLC	\$100.00		
10 Title - Wire Fee to National Title Experts LLC	\$30.00		
11 Title- Courier Fee to National Title Experts LLC	\$45.00		
12			
13			
14			
15			
D. TOTAL LOAN COSTS (Borrower-Paid)		\$1,398.00	
Loan Costs Subtotals (A + B + C)		\$1,398.00	

OTHER COSTS			
E. Taxes and Other Government Fees		\$262.50	
01 Recording Fees Deed: \$47.00 Mortgage: \$215.00	\$262.00		
02 County Auditor's Transfer Fee (Deed) to Lake County Auditor	\$0.50		
03			
04			
F. Prepays		\$670.68	
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$74.52 per day from 04/22/25 to 05/01/25)	\$670.68		
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01			
02			
03			
04			
05			
06			
07			
08			
H. Other		\$90,106.88	
01 Buyers Premium to Jason Green	\$10,000.00		
02 Escrow Hold Back to City of Willowick	\$20,000.00		
03 Escrow Hold Back to PAJ Fund I,LLC	\$60,000.00		
04 Title - Owner's Title Policy (Optional) to First American Title Insurance Company	\$106.88		
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)		\$91,040.06	
Other Costs Subtotals (E + F + G + H)		\$91,040.06	

J. TOTAL CLOSING COSTS (Borrower-Paid)	\$92,438.06	
Closing Costs Subtotals (D + I)	\$92,438.06	\$0.00
Lender Credits		

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$92,438.06	NO
Closing Costs Paid Before Closing	\$0	\$0.00	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0.00	NO
Down Payment/Funds from Borrower	\$0	\$0.00	NO
Deposit	\$0	\$0.00	NO
Funds for Borrower	\$0	\$-82,000.00	NO
Seller Credits	\$0	\$0.00	NO
Adjustments and Other Credits	\$0	\$-4,003.50	NO
Cash to Close	\$0	\$6,434.56	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$157,438.06	M. Due to Seller at Closing	
01 Sale Price of Property	\$65,000.00	01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$92,438.06	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes		09	
09 County Taxes		10	
10 Assessments		11	
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing	\$151,003.50	N. Due from Seller at Closing	
01 Deposit		01 Excess Deposit	
02 Loan Amount	\$147,000.00	02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	
05 Seller Credit		05 Payoff of Second Mortgage Loan	
Other Credits		06	
06		07	
07		08	
Adjustments		09	
08 Title Policy Adjustment	\$80.00	10	
09		11	
10		12	
11		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12 City/Town Taxes		14	
13 County Taxes 07/01/2024 to 04/22/2025	\$3,637.35	15	
14 Assessments		16	
15 County Taxes Parcel 2 07/01/2024 to 04/22/2025	\$286.15	17	
16		18	
17		19	
Calculation		Calculation	
Total Due from Borrower at Closing (K)	\$157,438.06	Total Due to Seller at Closing (M)	
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$151,003.50	Total Due from Seller at Closing (N)	
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$6,434.56	Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Seller	

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- ☐ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☐ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☐ does not have a demand feature.

Late Payment

If your payment is more than days late, your lender will charge a late fee of of the late payment amount.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ do not have a negative amortization feature.

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

262 East 324th Street

Willowick, OH 44095

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Adjustable Payment (AP) Table

Interest Only Payments?	YES For your first payments
Optional Payments?	NO
Step Payments?	NO
Seasonal Payments?	NO
Monthly Principal and Interest Payments	
First Change / Amount	- at payment
Subsequent Changes	Every years
Maximum Payment	starting at payment

Escrow Account

For now, your loan

- ☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow

Escrowed Property Cost over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Cost over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- ☒ will not have an escrow account because ☐ you declined it
- ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance.

Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Cost over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In The Future

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

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

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing the loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	PAJ Fund I, LLC			Berkshire Hathaway HomeServices Professional Realty	National Title Experts LLC
Address	3420 East Shea Boulevard 100 Phoenix, AZ 85028				2000 Auburn Drive 200 Beachwood, OH 44122
NMLS ID					
ST License ID					1367584
Contact				Dana Cunningham	Mark Madden
Contact NMLS ID				2015004023	
Contact ST License ID					
Email				dana.cunningham05@gmail.com	mark@mynationaltitle.com
Phone				(216) 379-0280	(216) 299-2047

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

ForeverHome RE LTD LLC, an Ohio Limited Liability Company

By: _____

Derek Arnold, Authorized Signer

Date _____