February 14, 2018

City of Lee's Summit
Codes Department - Mike Copeland

To Whom It May Concern:

I would like to please request to have a building permit in my name as the homeowner/owner of the property at 3400 SW Lois Lane, Lee's Summit, MO. I wish to complete the remaining construction items left at this location and I assume the responsibility moving forward for this property. In addition, the property is fully-insured in my name for insurance purposes.

Please let me know if you need any additional information.

Thank you,

Michele E. Holt

Michele E. Holt
Owner

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	6/21/2017
Closing Date	6/26/2017
Disbursement Date	6/26/2017
Settlement Agent	Capitol Federal Savings
File #	
Property	3400 SW Lois Ln Lees Summit, MO
Appraised Prop. Value	$294,000

Transaction Information

Borrower	Michele E Holt 3361 SW Sensation Dr Apt. 922 Lees Summit, MO 64081-7814
Lender	Capitol Federal Savings Bank

Loan Information

Loan Term	31 years
Purpose	Construction
Product	1 Year Interest Only, Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐
Loan ID #	1705002926
MIC #	

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$230,000	**NO**
Interest Rate	3.625 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$347.40	**YES** • Adjusts once in year 2 • Can go as high as $1,049 in year 2 • Includes only interest and no principal until year 2 • See AP Table on page 4 for details
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Year 1**	**Years 2-31**
Principal & Interest	$347.40 *only interest*	$1,048.92
Mortgage Insurance	+ 0	+ 0
Estimated Escrow *Amount can increase over time*	+ 0	+ 0
Estimated Total Monthly Payment	$347.40	$1,048.92

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$352.92 a month	**This estimate includes**	**In escrow?**
		☒ Property Taxes	NO
		☒ Homeowner's Insurance	NO
		☒ Other: Homes Association Dues	NO
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$9,241.02	Includes $9,148.02 in Loan Costs + $93.00 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$31,791.02	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.* ☒ From ☐ To Borrower

Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
A. Origination Charges		**$7,950.00**		
2 % of Loan Amount (Points)		$4,600.00		
Closing Fee		$400.00		
Construction Loan Fee		$2,300.00		
Inspection Fee		$250.00		
Underwriting Fees		$400.00		
B. Services Borrower Did Not Shop For		**$1,198.02**		
Appraisal Fee	to McCumber Appraisal Services, Inc.		$450.00	
Credit Report	to CredStar	$37.02		
E-Recording Fee	to Simplifile	$10.00		
Flood Certification	to ServiceLink National Flood	$11.00		
Survey Fee	to Residential Surveys, Inc.	$190.00		
Title - Lender's Title Insurance	to All American Title	$234.00		
Title - Title Examination	to All American Title	$266.00		
C. Services Borrower Did Shop For				
D. TOTAL LOAN COSTS (Borrower-Paid)		**$9,148.02**		
Loan Costs Subtotals (A + B + C)		$8,698.02	$450.00	

Other Costs				
E. Taxes and Other Government Fees		**$93.00**		
Recording Fees	Deed: $24.00 Mortgage: $69.00	$93.00		
F. Prepaids				
Homeowner's Insurance Premium (mo.)				
Mortgage Insurance Premium (mo.)				
Prepaid Interest (per day from	to)	$0		
Property Taxes (mo.)				
G. Initial Escrow Payment at Closing				
Homeowner's Insurance	per month for mo.			
Mortgage Insurance	per month for mo.			
Property Taxes	per month for mo.			
Aggregate Adjustment		$0.00		
H. Other				
I. TOTAL OTHER COSTS (Borrower-Paid)		**$93.00**		
Other Costs Subtotals (E + F + G + H)		$93.00		
J. TOTAL CLOSING COSTS (Borrower-Paid)		**$9,241.02**		
Closing Costs Subtotals (D + I)		$8,791.02	$450.00	
Lender Credits				

Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
Escrow for Completion to Capitol Federal Savings Bank	$253,000.00
K. TOTAL PAYOFFS AND PAYMENTS	$253,000.00

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?	
Loan Amount	$228,000.00	$230,000.00	**YES**	· This Amount increased.
Total Closing Costs (J)	-$9,595.00	-$9,241.02	**YES**	· See **Total Loan Costs (D)** and **Total Other Costs (I)**.
Closing Costs Paid Before Closing	$0	$450.00	**YES**	· You paid these Closing Costs before closing.
Total Payoffs and Payments (K)	-$253,000.00	-$253,000.00	**NO**	
Cash to Close	**$34,595.00** ☒ **From** ☐ **To Borrower**	**$31,791.02** ☒ **From** ☐ **To Borrower**	Closing Costs Financed (Paid from your Loan Amount)	

Additional Information About This Loan

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 *15* days late, your lender will charge a late fee of *5% of the payment.*

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

3400 SW Lois Ln, Lees Summit, MO 64082-4130

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

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 Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs 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 Costs over Year 1	$4,235.04	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.

Adjustable Payment (AP) Table

Interest Only Payments?	YES For your first 12 payments
Optional Payments?	NO
Step Payments?	NO
Seasonal Payments?	NO
Monthly Principal and Interest Payments	
First Change/Amount	$1,049 at 13th payment
Subsequent Changes	No subsequent changes
Maximum Payment	$1,049 starting at 13th payment

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent Capitol Federal Savings Bank

Property 3400 SW Lois Ln
Lees Summit, MO 64082-4130

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.	$390,926.73
Finance Charge. The dollar amount the loan will cost you.	$159,739.71
Amount Financed. The loan amount available after paying your upfront finance charge.	$222,039.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.919 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	65.991 %

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 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 this 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	Settlement Agent
Name	Capitol Federal Savings Bank		Capitol Federal Savings Bank
Address	13100 State Line Rd Leawood, KS 66209		9500 Nall Ave Overland Park, KS 66207
NMLS ID	401936		401936
MO License ID			
Contact	Rachael French		Cody Johnson
Contact NMLS ID	556675		
Contact MO License ID			
Email	rfrench@capfed.com		cjohnson@capfed.com
Phone	913-652-2257		913-652-2371

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.

Michele E. Holt 6-26-17

Applicant Signature Date

Alliance Title Company, LLC
1350 NE Windsor Drive
Lees Summit, MO 64086
Phone: (816) 554-0500 Fax: (816) 554-2003

MISSOURI TAX PRORATION AGREEMENT
CONTRACT ADDENDUM

File No.: 170961
Sellers: Johnston RE Holdings LLC
Buyers: Michele E. Hinkle
Property Address: 3400 SW Lois Ln., Lees Summit, MO 64082

The parties to this transaction acknowledge herewith that they understand that the property taxes on subject property are based on the following:

☐ 201* Market Value x 19.0 % = Assessed Value estimate Divided by 100 X Mill Levy for the year 201*

X 19% = /100 = X

Estimated 201* Tax Amount of

☒ Prior Years Tax Amount: $619.42

Seller and Buyer agree to accept prorations as final and release each other, Broker(s), Agent(s), and Closing Agent(s) from any liability for any increase or decrease in the actual taxes due.

Dated this 20th day of April, 2017.

Sellers:

JOHNSTON RE HOLDINGS LLC

____
Dana M. Johnston
Member

Buyers:

Michele E. Hinkle
Michele E. Hinkle

American Land Title Association

ALTA Settlement Statement - Borrower/Buyer
Adopted 05-01-2015

File Number: 170961
Print Date & Time: 4/20/2017 6:39 AM
Escrow Officer: Daniel Onwiler
Settlement Location: 1350 NE Windsor Drive
Lees Summit, MO 64086

Alliance Title Company, LLC
1350 NE Windsor Drive
Lees Summit, MO 64086

Property Address: Property Address
3400 SW Lois Ln. Lees Summit, Missouri 64082
Buyer: Michele E. Hinkle, MO
Seller: Johnston RE Holdings LLC, MO
Lender: CASH

Settlement Date: 4/20/2017
Disbursement Date: 4/20/2017
Additional dates per state requirements: 4/20/2017

Description	Borrower/Buyer	
	Debit	Credit
Financial		
Sales Price of Property	$40,000.00	
Prorations/Adjustments		
County Taxes 1/1/2017 to 4/20/2017		$184.98
Title Charges & Escrow/Settlement Charges		
CPL to Alliance Title Company, LLC	$25.00	
Title - Settlement Fee to Alliance Title Company, LLC	$150.00	
Title E-File Fee to Alliance Title Company, LLC	$5.00	
Government Recording and Transfer Charges		
Recording Fees Deed: $24.00 Mortgage: to Alliance Title Company, LLC	$24.00	
	Debit	**Credit**
Subtotals	**$40,204.00**	**$184.98**
Due From Borrower		$40,019.02
Totals	**$40,204.00**	**$40,204.00**

Acknowledgement

We/I have carefully reviewed the ALTA 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 ALTA Settlement Statement. We/I authorize Alliance Title Company, LLC to cause the funds to be disbursed in accordance with this statement.

I have carefully reviewed the Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of Settlement Statement. The Settlement Agent does not warrant or represent the accuracy of information provided by any party, including information concerning POC items and information supplied by the lender in this transaction appearing on this Settlement Statement pertaining to "Comparison of Loan Estimate, Closing Disclosure and Settlement Statement Charges" and "Loan Terms", and the parties hold harmless the Settlement Agent as to any inaccuracies in such matters. The parties have read the above sentences, recognize that the recitations herein are material, agree to same, and recognize Title Company is relying on the same.

Buyer(s):

Michele E. Hinkle

Michele E. Hinkle

Daniel Onwiler

4/2-17

Date

REAL PROPERTY CERTIFICATE OF VALUE - JACKSON COUNTY, MISSOURI

(REQUIRED TO BE FILED WITH DEED AT TIME IF RECORDING)

Please type or print all information. This form must be prepared by the Buyer or his/her Representative

Grantor's (Seller) Name: Johnston RE Holdings LLC **Grantee's (Buyer) Name:** Michele E. Hinkle **Address of Property:** 3400 SW Lois Ln., Lees Summit, MO 64082 **Grantee's address, if different from above** ___________ **Parcel ID Number:**	**FOR OFFICE USE ONLY** **DO NOT WRITE IN THIS SPACE**

1. Is this newly constructed residential property? ☐ YES Date occupied: __/__/____ ☒ NO
2. Is this vacant land? ☒ YES ☐ NO
3. Intended use of property: Present Use ☒ Renovation ☐ New Development/Construction ☐ Other ☐ ________________
4. ☑ Check if the transaction transfers property in any of the following ways:

- ☐ sale for delinquent taxes
- ☐ sale of cemetery lot
- ☐ lease or transfer of severed mineral interests
- ☐ by order of any court
- ☐ by executory contract for deed
- ☐ by lease or easement
- ☐ to or from the United States, the State of Missouri, or any agency, or political subdivision thereof
- ☐ for purpose of confirming, correcting, modifying, or supplementing a previously recorded deed, without any additional consideration
- ☐ solely for the purpose of releasing security for a debt or other obligation
- ☐ by deed of partition
- ☐ by deed where no money or other valuable consideration is given for the transfer
- ☐ by deed pursuant to merger, consolidation, sale or transfer of substantially all of the assets of a corporation.
- ☐ by deed as a part of the contribution to the capital of a corporation, partnership, limited liability company, or other similar entity.
- ☐ by deed executed by personal representative to convey to devisees or heirs property passing by testate or intestate succession
- ☐ by deed which conveys property held in name of any partnership, not a family, to any partner or his or her spouse.
- ☐ by deed which is a gift of property.
- ☐ by deed between family members, or to or from a family corporation, partnership, or trust for the benefit of a family member, for no consideration.

IF ANY OF THE ABOVE ITEMS IN THE BOX ABOVE ARE CHECKED, PLEASE PROCEED TO #11 BELOW.

5. Total Sales Price (including all assumed mortgages and liens:) $ 40,000
   Points were paid by: ☐ SELLER ☐ BUYER ☒ NONE
6. Was there new financing? ☐ YES ☒ NO Did financing concessions affect sale price? ☐ YES ☐ NO
7. Is this deed part of a trade? ☐ YES ☒ NO
8. Was any personal property included in the sales price? (For example: furniture, equipment, machinery, livestock, crops, business franchise or inventory... etc.) ☐ YES ☒ NO
9. Was this transaction at arm's length? ☒ YES ☐ NO
   (An arm's length transaction is one between unrelated parties under no duress.)
10. If you believe this transaction does not represent market value, please attach any additional information that you want the county assessor to consider.
11. I certify, under penalties of law, that this statement has been examined by me and, to the best of my knowledge and belief, is a true, correct and complete statement.

ANY PERSON WHO FAILS TO FILE A COMPLETED CERTIFICATE OF VALUE WHEN REQUIRED BY LAW, OR WHO KNOWINGLY FILES A FALSE CERTIFICATE, MAY BE PUNISHED BY A FINE OF UP TO $1,000.

For assistance in filing this form,
Call the Assessor's Office at (816) 881-3530
415 E. 12th St., Suite 100M
Kansas City, MO 64106-2752

4-20-2017
Date

Michele E. Hinkle
Signature of Grantee/Representative

Michele E. Hinkle
Print Name and Position