

Eric M. Daley

2240 Baxter Lane, Unit B6
Bozeman, MT

Closing Date: 03/13/2020
Escrow Officer: Kris L. Deason

We Appreciate Your Business!

Closing Disclosure

Closing Information

Date Issued 03/09/20
 Closing Date 03/13/20
 Disbursement Date 03/13/20
 Settlement Agent Security Title Company of Montana
 File # G-20-354
 Property 2240 Baxter Lane, Unit B6
 Bozeman, MT 59718
 Sale Price \$234,900.00

Transaction Information

Borrower Jessica Langlais
 PO Box 164
 Bozeman, MT 59771
 Seller Eric M. Daley
 1411 Northeast Carlsby Way
 Hillsboro, OR 97124
 Lender Cornerstone Home Lending, Inc.

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing \$234,995.00
 (1) Sale Price of Property \$234,900.00
 (2) Sale Price of Any Personal Property Included in Sale 0.00

Adjustments for Items Paid by Seller in Advance

(3) City/Town Taxes
 (4) County Taxes
 (5) Assessments
 (6) 1st 1/4 Condo Dues 03/13/2020 to 04/01/2020 \$95.00

N. Due from Seller at Closing \$20,376.39

(7) Excess Deposit
 (8) Closing Costs Paid at Closing (J)
 (9) Existing Loan(s) Assumed or Taken Subject to
 (10) Payoff of First Mortgage Loan
 (11) Payoff of Second Mortgage Loan

(12) Seller Credit \$5,000.00

Adjustments for Items Unpaid by Seller

(13) City/Town Taxes 01/01/2020 to 03/13/2020 \$22.57
 (14) County Taxes 01/01/2020 to 03/13/2020 \$313.50
 (15) Assessments

Calculation

Total Due to Seller at Closing (M) \$234,995.00
 Total Due from Seller at Closing (N) -\$20,376.39
 Cash to Close From To Seller \$214,618.61

Contact Information

Real Estate Broker (B)

Name NextHome Destination
 Address 119 North 7th Avenue Bozeman, MT 59715
 ST License ID
 Contact Gracia Barnhart
 Contact ST License ID
 Email gracia.destination@gmail.com
 Phone (406) 548-2412

Real Estate Broker (D)

Name ERA Landmark Real Estate
 Address 1805 West Dickerson Street Suite 1
 Bozeman, MT 59718
 ST License ID
 Contact Michael Eickman
 Contact ST License ID
 Email michael@eralandmark.com
 Phone (406) 586-1321

Settlement Agency

Name Security Title Company of Montana
 Address 600 South 19th Avenue
 Bozeman, MT 59718
 ST License ID 10150
 Contact Kris L. Deason
 Contact ST License ID 10150
 Email k.deason@sectitle.com
 Phone (406) 522-5570

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

Closing Cost Details

LOAN COSTS	Seller Paid	
	At Closing	Before Closing
A. Origination Charges		
01 0% of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
09		
10		
B. Services Borrower Did Not Shop For		
01 Escrow Fee - Security Title Company of Montana		\$350.00
02		
03		
04		
05		
06		
07		
08		
09		
10		
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
OTHER COSTS		
E. Taxes and Other Government Fees		
01 Recording Fees Deed: \$14.00 Mortgage: \$140.00		
02		
03		
04		
F. Prepays		
01 Homeowner's Insurance Premium (mo.) to USAA Casualty Insurance Company		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (\$21.27 per day from 03/13/20 to 04/01/20)		
04 Property Taxes (mo.)		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's insurance \$27.23 per month for 2 months		
02 Mortgage insurance		
03 Property taxes \$134.31 per month for 3 months		
04		
05		
06		
07		
08		
H. Other		
01 Title - Owner's Title Policy - Old Republic National Title Insurance Company		\$890.00
02 Selling Agent Commission to NextHome Destination		\$5,872.50
03 Listing Agent Commission to ERA Landmark Real Estate		\$7,047.00
04 Attorney Fee - Schwabinger & Fallaw, PC		\$75.00
05 2nd 1/2 County Tax - Gallatin County Treasurer		\$805.82
06		
07		
08		
J. TOTAL CLOSING COSTS		\$15,040.32

Confirm Receipt



3/11/20

Print Name

Date

Page 1 of 1
Page 2 of 1
Page 3 of 1
Page 4 of 1
Page 5 of 1
Page 6 of 1
Page 7 of 1
Page 8 of 1
Page 9 of 1
Page 10 of 1



VOID CORRECTED

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Security Title Company of Montana 600 South 19th Avenue Bozeman, MT 59718 United States of America (406) 522-5500		1 Date of closing March 13, 2020	OMB No. 1545-0997 2020 Form 1099-S	Proceeds From Real Estate Transactions
		2 Gross proceeds \$234,900.00		
FILER'S TIN 20-4093227	TRANSFEROR'S TIN 467-51-0575	3 Address (including city, state, and ZIP code) or legal description 2240 Baxter Lane, Unit B6 Bozeman, MT 59718		Copy C For Filer For Privacy Act and Paperwork Reduction Act Notice, see the 2020 General Instructions for Certain Information Returns.
TRANSFEROR'S name Eric M. Daley Street address (including apt. no.) 1411 Northeast Carlabay Way #100 City or town, state or province, country, and ZIP or foreign postal code Hillsboro, OR 97124		4 Transferor received or will receive property or services as part of the consideration (if checked) <input type="checkbox"/>		
Account number (see instructions) G-20-354		5 If checked, transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust) <input type="checkbox"/>		
		6 Buyer's part of real estate tax \$0.00		

Form 1099-S

www.irs.gov/Form1099S

Department of the Treasury - Internal Revenue Service

Dated: 3/11/20


Eric M. Daley

9. Buyer and Seller acknowledge receipt of a copy of the Preliminary Commitment for Title Insurance, G-20-354. The closing agent shall cause the following exceptions as set forth in said commitment to be cleared from the public record:
No. 9; 2nd 1/4 2019 Gallatin County real property taxes will be paid at closing.
No. 10; 2nd 1/4 2019/2020 City of Bozeman special assessments will be paid at closing.
10. The parties also acknowledge that Security Title Company is not responsible for the transfer or reservation of any water, or water rights.
11. The Seller hereby guarantees to Security Title Company that there are no other liens and encumbrances or other debts against the subject property other than those disclosed in the Preliminary Commitment for Title Insurance, G-20-354, to which the Seller has knowledge.
12. The closing agent shall disburse all monies received in a timely manner after all documents have been properly executed; recorded and all closing costs are paid in full. The disbursement of monies is to be shown on a separate disbursement schedule prepared by the closing agent in regard to this transaction.
13. The closing agent reserves the right to amend the disbursement schedule to reflect any changes in payoff figures, prorations, etc. should the actual date of disbursement be other than anticipated.

SPECIAL INSTRUCTIONS:

The Buyer shall be responsible for all future BSC Condominium association dues. Said dues are currently \$450.00 per quarter and will be paid to July 1, 2020 at closing. The Buyer shall pay the association a deposit of \$1,000.00 at closing.

The Seller shall credit the Buyer \$5,000.00 at closing.

NOTE: SECURITY TITLE COMPANY, assumes no responsibility or liability for the condition of the subject real property at the time of closing nor does SECURITY TITLE COMPANY, guarantee the condition or existence of any furniture, fixtures, appliances or improvements to the property which is being transferred by this sale. Sellers and Buyers hereby acknowledge that all contingencies and conditions of the Buy/Sell Agreement and any Addendums, thereto, have been either satisfied or negotiated outside of closing.

SELLER:


Eric M. Daley

BUYER:


Jessica Langlais

Buyer's Mailing
Address After Closing:
(Correspondence to be sent to)

2240 Baxter Lane, Unit B6
Bozeman, MT 59718

Seller's Mailing
Address After Closing:
(Correspondence to be sent to)

1411 NE Carlsby Way #100
Hillsboro, OR 97124

REAL ESTATE TAX AGREEMENT

Order No.: G-20-354

Property Address: 2240 Baxter Lane, Unit B6, Bozeman, MT 59718

Gallatin County real property taxes are based on a calendar year beginning January 1 and ending December 31. The tax statements are made available by the County Treasurer by November and are payable in two installments. The first installment is due no later than November 30, and delinquent as of December 1; and the second installment is due no later than May 31 of the following year and delinquent as of June 1 of that year. It is the responsibility of the purchaser to obtain the tax statement for the year the property is purchased from the seller or from the Gallatin County Treasurer's office.

Taxes have been prorated on an estimate based on the best available information as of the date of closing, which in the above transaction is:

Based On: 2019

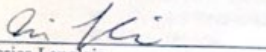
Amount: \$1,611.66

Parcel No: RGG59175

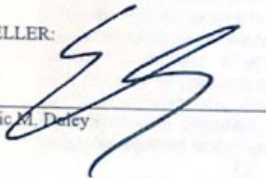
SECURITY TITLE COMPANY ASSUMES NO RESPONSIBILITY OR LIABILITY FOR THE ACTUAL TAX LEVIED BY THE GALLATIN COUNTY TREASURER and presented to the property owner through issuance of a tax statement. If it becomes necessary to adjust overstated or understated prorations when the actual current year's taxes are computed or billed, seller and buyer agree to cooperate in re-prorating the actual taxes due. Further, both parties agree to settle the necessary adjustments within six (6) months from the date the actual taxes are computed or billed.

Said adjustments shall take place outside of Security Title Company.

BUYER:


Jessica Langlais

SELLER:


Eric M. Daley

This agreement executed on: 03/13/2020

WARRANTY DEED

FOR VALUE RECEIVED, ERIC M. DALEY, the Grantor, does hereby grant, bargain, sell, convey and confirm unto JESSICA LANGLAIS of 2240 Baxter Lane, Unit B6, Bozeman, Montana 59718, the Grantee and her assigns, the following described premises in Gallatin County, Montana, to-wit:

Unit B6 of BSC Condominiums, located on Lot A of the Final Plat of Minor Subdivision No. 362, being a portion of Tract 2 of Certificate of Survey No. 1256, located in the NE1/4 of Section 2, Township 2 South, Range 5 East, P.M.M., Gallatin County, Montana. TOGETHER WITH an undivided 0.806452 percent interest in the common elements appertaining to said unit. The Declaration and Bylaws for which were recorded March 7, 2007, Document No. 2258769, and as subsequently amended, records of Gallatin County, Montana. The use of the condominium shall be for residential purposes only.

SUBJECT TO: all reservations and restrictions in prior conveyances or in patents from the United States or the State of Montana; existing easements, encroachments and rights of way of record and those which would be disclosed by an examination of the property; mineral, oil and gas reservations, conveyances and leases of record; all real property taxes and assessments for the current year and subsequent years; and all building and use restrictions, covenants, agreements, requirements, notices, waivers, and conditions of record.

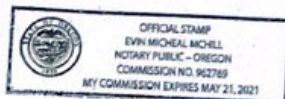
TO HAVE AND TO HOLD the said premises, with their tenements, hereditaments, and appurtenances unto the said Grantee and her assigns forever. And the said Grantor does hereby covenant to and with the said Grantee that he is the owner in fee simple of said premises; that Grantee shall enjoy the same without any lawful disturbance; that the same is free from all encumbrances except those limitations set forth above; that the Grantor and all persons acquiring any interest in the same through or from Grantor will, on demand, execute and deliver to the Grantee any further assurance of the same that may be reasonably required; and that the Grantor will warrant to the Grantee all the said property against every person lawfully claiming the same.

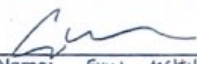
DATED this 11 day of March, 2020.


Eric M. Daley

STATE OF OREGON)
 : ss.
County of Washington)

On this 11th day of March, 2020, before me, a Notary Public in and for said State, personally appeared ERIC M. DALEY, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.




Printed Name: Evyn Michelle
Notary Public for the State of Oregon
Residing at Oregon, Oregon
My commission expires: May 21st, 2021