

The Title Group, Inc
ALTA Universal ID: 1064148
3200 Main Street #280
Coon Rapids, MN 55448

File No./Escrow No. : 220539833
 Print Date & Time: June 17, 2022 12:29 pm
 Officer/Escrow Officer : Lisa Quigley
 Settlement Location : 3200 Main Street #280
 Coon Rapids, MN 55448

Property Address: 18271 Hideaway Trail
 Lakeville, MN 55044

Borrower: Anna Ramos and William Ramos
 10 Anthony Lane
 North Babylon, NY 11703

Seller: Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy
 18271 Hideaway Trail
 Lakeville, MN 55044

Lender: Bell Bank

Settlement Date: June 24, 2022
 Disbursement Date: June 24, 2022

Description	Seller	
	Debit	Credit
Financial		
Sale Price of Property		660,000.00
Prorations/Adjustments		
County Taxes 06/24/22 - 07/01/22		83.34
Title Charges and Escrow/Settlement Charges		
Seller closing fee to Lake Title LLC	450.00	
Payoff Processing Fee to The Title Group, Inc	35.00	
Proceeds Courier/Wire Fee to The Title Group, Inc	40.00	
Commissions		
Broker Admin Fee to Bridge Realty, LLC	495.00	
Commission - Listing Agent 1% to Bridge Realty, LLC	6,600.00	
Commission - Selling Agent 2.5% to Realty ONE Group Choice	16,500.00	
Government Recording and Transfer Charges		

Description	Seller	
	Debit	Credit
Government Recording and Transfer Charges (continued)		
Conservation Fee to Dakota County	5.00	
State Deed Tax to Dakota County	2,178.00	
Payoff(s)		
Payoff of First Mortgage Loan good through 6/28/22 to ARVEST CENTRAL MORTGAGE CO	435,198.52	
Loan Payoff	0.00	
Total Payoff	<u>435,198.52</u>	
Miscellaneous		
Current Water Bill to City of Lakeville	39.09	
Estimated Final Water Bill to City of Lakeville	125.00	
	Debit	Credit
Subtotals	461,665.61	660,083.34
Due to Seller	198,417.73	
Totals	660,083.34	660,083.34

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 The Title Group, Inc to cause the funds to be disbursed in accordance with this statement.

Seller

Umakanth Reddy Buchireddy

Shanthi Latha Bheemireddy

Lisa Quigley
Escrow Officer

Closing Disclosure

Closing Information

Date Issued
Closing Date 06/24/2022
Disbursement Date 06/24/2022
Settlement Agent The Title Group, Inc
File # 220539833
Property 18271 Hideaway Trail
 Lakeville, MN 55044

Sale Price \$660,000

Transaction Information

Borrower Anna Ramos and William Ramos
 10 Anthony Lane
 North Babylon, NY 11703

Seller Umakanth Reddy Buchireddy and Shanthi Latha
 Bheemireddy
 18271 Hideaway Trail
 Lakeville, MN 55044

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing \$660,083.34

01	Sale Price of Property	\$660,000.00
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	06/24/22 to 07/01/22 \$83.34
11	Assessments	
12		
13		
14		
15		
16		

N. Due from Seller at Closing \$461,665.61

01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$26,467.09
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan good through 6/28/22 to	\$435,198.52
05	Payoff of Second Mortgage Loan	
06		
07		

08 Seller Credit

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)	\$660,083.34
Total Due from Seller at Closing (N)	-\$461,665.61
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$198,417.73

Contact Information

REAL ESTATE BROKER (B)

Name	Realty ONE Group Choice
Address	1893 Station Parkway NW Andover, MN 55304
MN License ID	40560750
Contact	Cheri Sutch
Contact MN License ID	40644854
Email	cheri.sutch@rogchoice.com
Phone	

REAL ESTATE BROKER (S)

Name	Bridge Realty, LLC
Address	1101 E 78th Street #300 Bloomington, MN 55420
MN License ID	20586794
Contact	Venkata Kishore Goli
Contact MN License ID	40472861
Email	vkishoregoli@thebridgerealty.com
Phone	

SETTLEMENT AGENT

Name	The Title Group, Inc
Address	3200 Main Street #280 Coon Rapids, MN 55448
MN License ID	20492147
Contact	Lisa Quigley
Contact MN License ID	20169953
Email	lisaq@thetitlegroupinc.com
Phone	

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points) to Bell Bank		
02 Broker Compensation Fee		
03 Origination Fee to Bell Bank		
04 Underwriting Fee to Bell Bank		
05		
06		
B. Services Borrower Did Not Shop For		
01 Appraisal Fee to Bell Bank		
02 Credit Report to Bell Bank		
03 Flood Determination Fee to Bell Bank		
04 Flood Life of Loan to Bell Bank		
05 MERS Registration Fee to Bell Bank		
06		
07		
08		
C. Services Borrower Did Shop For		
01 Title - Closing/Settlement Fee to The Title Group, Inc		
02 Title - Lender's Title Insurance to The Title Group, Inc		
03 Title - Search/Exam Fee to The Title Group, Inc		
04 Title - Title Service Fee to The Title Group, Inc		
05		
06		
07		
08		
09		
10		
11		
12		

Other Costs

E. Taxes and Other Government Fees

	Deed:	Mortgage:	
01 Recording Fees			
02 Conservation Fee to Dakota County			\$5.00
03 Mortgage Registration Fee to Dakota County			
04 State Deed Tax to Dakota County			\$2,178.00

F. Prepays

01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (mo.)		22-57210-07-260	
05			

G. Initial Escrow Payment at Closing

01 Homeowner's Insurance			
02 Mortgage Insurance			
03 Property Taxes			
04			
05			
06			
07			
08 Aggregate Adjustment			

H. Other

01 Broker Admin Fee to Realty ONE Group Choice			
02 Broker Admin Fee to Bridge Realty, LLC			\$495.00
03 Commission - Listing Agent 1% to Bridge Realty, LLC			\$6,600.00
04 Commission - Selling Agent 2.5% to Realty ONE Group Choice			\$16,500.00
05 Current Water Bill to City of Lakeville			\$39.09
06 Estimated Final Water Bill to City of Lakeville			\$125.00
07 Home Warranty			
08 Seller closing fee to Lake Title LLC			\$450.00
09 Title - Owner's Title Insurance (optional) to The Title Group, Inc			
10 Title - Payoff Processing Fee to The Title Group, Inc			\$35.00
11 Title - Proceeds Courier/Wire Fee to The Title Group, Inc			\$40.00
12			

J. TOTAL CLOSING COSTS

			\$26,467.09
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Closing Disclosure - Attachment

Borrower: Anna Ramos
 William Ramos
 10 Anthony Lane
 North Babylon, NY 11703

Seller: Umakanth Reddy Buchireddy
 Shanthy Latha Bheemireddy
 18271 Hideaway Trail
 Lakeville, MN 55044

Settlement Agent: The Title Group, Inc
 3200 Main Street #280
 Coon Rapids, MN 55448
 763-746-9494

Closing Date: June 24, 2022

Disbursement Date: June 24, 2022

Property Location: 18271 Hideaway Trail
 Lakeville, MN 55044

Payoffs Payee/Description	Seller Paid at Closing	Seller Paid Before Closing
Seller's Transactions-Due from Seller at Closing		
N.04 ARVEST CENTRAL MORTGAGE CO	\$435,198.52	
Payoff of First Mortgage Loan good through 6/28/22		
Loan Payoff	<u>\$0.00</u>	
Total Payoff	<u><u>\$435,198.52</u></u>	


Confirm Receipt



 Umakanth Reddy Buchireddy

06/21/2022

 Date



 Shanthy Latha Bheemireddy

06/21/2022

 Date



3200 Main Street #280
Coon Rapids, MN 55448
Phone: 763-746-9494 Fax: 763-746-9499

PROCEEDS/REFUND AUTHORIZATION

File No.: 220539833
Buyer/Borrower: Anna Ramos and William Ramos
Seller: Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy
Seller's Closing Agent: Lake Title LLC/ _____
Phone No.: _____
Property Address: 18271 Hideaway Trail, Lakeville, MN 55044

IMPORTANT - PLEASE READ AND SIGN

It is our standard policy, when present at closing, the undersigned will receive a check for proceeds or for a refund of excess cash to close; at the time of closing.

THE TITLE GROUP, INC WILL NOT WIRE TRANSFER PROCEEDS OR REFUNDS ONCE A CHECK HAS BEEN ISSUED TO THE UNDERSIGNED.

As sellers/owners of the above referenced property, we the undersigned, authorize The Title Group, Inc to deliver our proceeds/refund as indicated below:

WIRE TRANSFER:

Wire funds as follows:

**A voided check must be attached to this form.
The Title Group, Inc will charge a \$40.00 wire fee which is collected at closing.**

Bank Name: CHASE
Bank City and State: Columbus, OH
ABA Routing No.: 075000019
Bank Account Name: UMAKANTH REDDY BUCHIREDDY.
Bank Account Address: JPMorgan Chase Bank
P.O Box 182051 Columbus, OH 43218-2051
Bank Account No.: 829311203
Reference Information: _____

1. I affirm that no changes have been made to the Proceeds Authorization.

2. Change(s) have been made to the Proceeds Authorization and I have attached copies of all previous versions of the Proceeds Authorization.

I/we affirm on behalf of Seller's Closing Agent that this Proceeds Authorization is true and correct and that it accurately provides the banking wire transfer information for the Seller(s). This Proceeds authorization is given to induce The Title Group, Inc to disburse funds to the Seller(s) by wire transfer. Seller's Closing Agent agrees to indemnify and hold The Title Group, Inc harmless against any loss incurred by the Seller(s) and/or The Title Group, Inc in the event funds wired pursuant to these wire transfer instructions are not received by the Seller(s).

By:

Upon receipt of this Proceeds Authorization The Title Group, Inc. reserves the right to request further information before it agrees to wire funds to the Seller(s).

Wire information must be provided to The Title Group, Inc prior to disbursement. The Title Group, Inc will transfer the funds upon disbursement of the file; however, The Title Group, Inc is not responsible for the length of time between transfer of funds and posting to the final bank account. Any fees charged by the receiving bank is the responsibility of the undersigned.

THE TITLE GROUP, INC WILL NOT ACCEPT ANY REVISIONS TO THESE WIRE INSTRUCTIONS UNLESS THE UNDERSIGNED IS PHYSICALLY PRESENT TO SIGN A NEW AUTHORIZATION FORM. IF THE UNDERSIGNED DOES NOT SIGN A NEW AUTHORIZATION FORM, WE WILL ISSUE A CHECK FOR THE PROCEEDS/REFUND.

CHECK:

- Deliver our proceeds overnight upon disbursement of the file. The Title Group, Inc will charge a \$35.00 delivery fee collected at the time of closing.

Delivery Address: _____

- Deliver our proceeds to us by Regular mail. The Title Group, Inc is not responsible for timeliness of U.S. Mail Delivery.

Delivery Address: _____

- I/We wish to pick up our proceeds check at The Title Group, Inc office.

- I/We authorize The Title Group, Inc to release our proceeds check to:

_____ for delivery to us.


PLEASE NOTE:

Any request to replace or reissue a check, once a check has been issued and released to the undersigned, will require a 10-day waiting period before funds can be reissued by check or wire. The

Title Group, Inc will charge a Stop Payment Processing Fee of \$100 which will be deducted from the proceeds/refund.

I/We the undersigned, understand funds are not available until all requirements of the Purchase Agreement have been met.

THIS AUTHORIZATION IS VALID ONLY IF SIGNED IN THE PRESENCE OF A NOTARY PUBLIC.



Umakanth Reddy Buchireddy



Shanthi Latha Bheemireddy

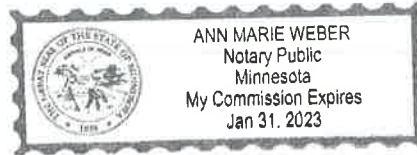
State of Minnesota
County of Hennepin

Signed and sworn to before me on 06.21, 2022.



Notary

My commission expires: 01/31/2023



UMAKANTH R BUCHIREDDY
18271 HIDEAWAY TRL
LAKEVILLE, MN 55044-4866

5587

12-1/750

DATE _____

PAY TO THE
ORDER OF _____

VOID

\$ _____

DOLLARS



Security Features
Included.
Details on Back.

CHASE 

JPMorgan Chase Bank, N.A.
www.Chase.com

MEMO _____

MP

⑆07500019⑆

829311203⑆5587



3200 Main Street NW, Suite 280
Coon Rapids, MN 55448
Phone: 763-746-9494

WIRING INSTRUCTIONS

Frandsen Bank and Trust
4388 Round Lake Rd W
Arden Hills, MN 55112

ABA/Routing Number: 091901202
Account Number: 1110409850
Account Name: The Title Group, Inc.

Property Reference _____

Customer's Name _____

File Number _____

(Top 3 inches reserved for recording data)

**WARRANTY DEED
Individual(s) to Individual(s)**

**Minnesota Uniform Conveyancing Blanks
Form 10.1.1 (2018)**

eCRV number: _____

DEED TAX DUE: \$ _____

DATE: _____
(month/day/year)

FOR VALUABLE CONSIDERATION, Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy, married to each other
(insert name and marital status of each Grantor)

("Grantor"),

hereby conveys and warrants to Anna Ramos and William Ramos

(insert name of each Grantee)

("Grantee"), as

(Check only one box.) tenants in common,
 joint tenants,

(If more than one Grantee is named above and either no box is checked or both boxes are checked, this conveyance is made to the named Grantees as tenants in common.)

real property in Dakota County, Minnesota, legally described as follows:

See Exhibit "A" Attached Hereto and Made a Part Hereof.

Check here if all or part of the described real property is Registered (Torrens)


together with all hereditaments and appurtenances belonging thereto, subject to the following exceptions:

Check applicable box:

- The Seller certifies that the Seller does not know of any wells on the described real property.
- A well disclosure certificate accompanies this document or has been electronically filed. (If electronically filed, insert WDC number: _____).
- I am familiar with the property described in this instrument and 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.



 Umakanth Reddy Buchireddy



 Shanthi Latha Bheemireddy

STATE OF MINNESOTA, COUNTY OF HENNEPIN

This instrument was acknowledged before me on 21st day of June, 2022, by Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy, married to each other.

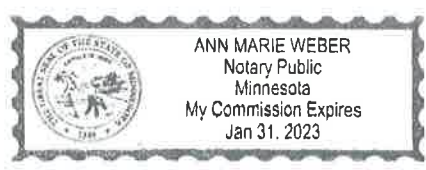


 Signature of notarial officer

Notary Public

 Title and Rank

My Commission Expires: 01/31/2023



THIS INSTRUMENT WAS DRAFTED BY:
 Lake Title LLC
 1101 East 78th Street
 Ste 315
 Bloomington, MN 55420

TAX STATEMENTS FOR THE REAL PROPERTY DESCRIBED IN
 THIS INSTRUMENT SHOULD BE SENT TO:
 Anna Ramos and William Ramos
 18271 Hideaway Trail
 Lakeville, MN 55044

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 26, Block 7, Pinnacle Reserve at Avonlea, Dakota County, Minnesota. Abstract Property.

**RESIDENT ALIEN - INDIVIDUAL
CERTIFICATION OF NON-FOREIGN STATUS**

Buyer(s): Anna Ramos and William Ramos
Seller(s): Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy
File No: 22-2803-AW
Property Address: 18271 Hideaway Trail, Lakeville, MN 55044

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


1. I am a U.S. Person as defined in Section 7701(30) of the Internal Revenue Code and a Resident Alien as defined in Section 7701(50)(b)(A): **(choose one)**
 With a valid Green Card and passing the Green Card Test **NA**
OR
 Passing the Internal Revenue Service (IRS) Substantial Presence Test;
2. I am neither a Nonresident Alien as defined in Section 7701(50)(b)(B), nor a Foreign Person as defined in Section 1445(f)(3);
3. I provide this Certification of Non-Foreign Status as my evidence to the Buyer(s) of a withholding exemption for U.S. Persons under Section 1445(b)(2);
4. 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;
5. I am aware this Certification of Non-Foreign Status may be disclosed to the IRS and any false statements contained herein could be punished by fine, imprisonment or both;
6. I am an owner and seller of the following property: **18271 Hideaway Trail, Lakeville, MN 55044;**
7. My legal name is: **Umakanth Reddy Buchireddy;**
8. My U.S. Taxpayer Identification Number is: **050-11-5454**
(Federal Taxpayer Identification Number "TIN" / Social Security Number "SSN" is required)
9. My home address is: **650 Louis Henna Boulevard, Apt. #6101, Round Rock, TX 78664;**
(Home address is required)
10. **I request Lake Title LLC** 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, Lake Title LLC 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.

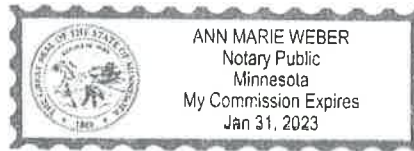
Under penalties of perjury, I declare and certify that I have examined each and every statement in this Certification and to the best of my knowledge and belief it is true, correct and complete.


Umakanth Reddy Buchireddy

STATE OF MINNESOTA
COUNTY OF HENNEPIN

Signed and sworn to (or affirmed) before me on this **21st** day of June, 2022, by Umakanth Reddy Buchireddy, a married man. **AW**


Signature of notarial officer
Notary Public
Title and Rank



My Commission Expires: **01/31/2023**

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

**PROVIDE COPIES OF THIS FORM TO SELLER AND QUALIFIED SUBSTITUTE
LAKE TITLE LLC QUALIFIED SUBSTITUTE
STATEMENT OF SELLER CERTIFICATION OF NON-FOREIGN STATUS**

Buyer(s): Anna Ramos and William Ramos
Seller(s): Umakanth Reddy Buchireddy and Shanthy Latha Bheemireddy
File No: 22-2803-AW
Property Address: 18271 Hideaway Trail, Lakeville, MN 55044

Section 1445 of the Internal Revenue Code provides that a buyer withhold fifteen percent (15%) of the property sale price if seller is a Foreign Person as defined in Section 1445(f)(3).

Section 1445(b)(2) allows an exemption to buyer's withholding requirement when the seller provides the buyer with a Certification of Non-Foreign Status executed under penalty of perjury stating the seller is not a Foreign Person and includes the seller's legal name, tax identification number and home address.

Section 1445(b)(9) allows the seller to appoint a qualified substitute to provide a statement to the buyer executed under penalty of perjury, stating that the qualified substitute is in possession of the seller's Certification of Non-Foreign Status.

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

1. Umakanth Reddy Buchireddy, the Seller has appointed Lake Title LLC as the Seller's Qualified Substitute as defined in Section 1445(f)(6).
2. Lake Title LLC, as the Qualified Substitute,
 - a. Makes no representation regarding Buyer(s) FIRPTA obligations or the validity of the Seller's representations on the Seller's Certification of Non-Foreign Status;
 - b. Is in possession of the Seller(s) executed Certification of Non-Foreign Status
EXCEPT RELATING TO: _____
Complete with name of any Seller not providing an executed Certification of Non-Foreign Status (CNFS).
Note: Withholding, additional exemption documentation, or buyer instruction to disregard FIRPTA requirements at closing will be required if any seller does not provide a CNFS.
 - c. Agrees to electronically store the Certification of Non-Foreign Status for a period of 6 years;
 - d. Agrees to provide the Seller's Certification of Non-Foreign Status to the IRS if requested;
 - e. Has not received any notice that the Certification of Non-Foreign Status is false;
 - f. Has authorized me, 's employee and closer, to execute this Statement on behalf of Lake Title LLC.
3. I, Ann Weber, have not received any notification of a false Certification of Non-Foreign Status nor do I have any knowledge of a false certification.


Closer/Settlement Agent

BUYER(S) ACCEPTANCE OF QUALIFIED SUBSTITUTE STATEMENT AND INDEMNIFICATION TO LAKE TITLE LLC

- I. LAKE TITLE LLC EMPLOYEES ARE NOT AUTHORIZED BY LAW TO PROVIDE ADVICE REGARDING ANY LEGAL OR TAX MATTERS.
- II. BUYER(S) ARE ADVISED TO SEEK LEGAL AND TAX ADVICE REGARDING FIRPTA AND FIRPTA COMPLIANCE.
- III. LAKE TITLE LLC'S ONLY LIABILITY IS AS THE HOLDER OF THE CERTIFICATION OF NON-FOREIGN STATUS AND THE CERTIFICATION AS STATED ABOVE.
- IV. BUYER(S) ACCEPT LAKE TITLE LLC 'S QUALIFIED SUBSTITUTE STATEMENT AND HEREBY INDEMNIFY AND HOLD LAKE TITLE LLC HARMLESS FROM ANY LOSS OR DAMAGE RESULTING FROM THE BUYER(S) FIRPTA OBLIGATIONS OR THE SELLER'S FOREIGN STATUS.

Anna Ramos

William Ramos

PROVIDE COPIES OF THIS FORM TO BUYER, CLOSER AND QUALIFIED SUBSTITUTE

**RESIDENT ALIEN - INDIVIDUAL
CERTIFICATION OF NON-FOREIGN STATUS**

Buyer(s): Anna Ramos and William Ramos
Seller(s): Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy
File No: 22-2803-AW
Property Address: 18271 Hideaway Trail, Lakeville, MN 55044

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

11. I am a U.S. Person as defined in Section 7701(30) of the Internal Revenue Code and a Resident Alien as defined in Section 7701(50)(b)(A): **(choose one)**
 With a valid Green Card and passing the Green Card Test NA
OR
 Passing the Internal Revenue Service (IRS) Substantial Presence Test;
12. I am neither a Nonresident Alien as defined in Section 7701(50)(b)(B), nor a Foreign Person as defined in Section 1445(f)(3);
13. I provide this Certification of Non-Foreign Status as my evidence to the Buyer(s) of a withholding exemption for U.S. Persons under Section 1445(b)(2):
14. 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;
15. I am aware this Certification of Non-Foreign Status may be disclosed to the IRS and any false statements contained herein could be punished by fine, imprisonment or both;
16. I am an owner and seller of the following property: 18271 Hideaway Trail, Lakeville, MN 55044;
17. My legal name is: Shanthi Latha Bheemireddy;
18. My U.S. Taxpayer Identification Number is: **138-39-2008**
(Federal Taxpayer Identification Number "TIN" / Social Security Number "SSN" is required)
19. My home address is: 650 Louis Henna Boulevard, Apt. #6101, Round Rock, TX 78664;
(Home address is required)
20. I request Lake Title LLC 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, Lake Title LLC 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.


Shanthi Latha Bheemireddy

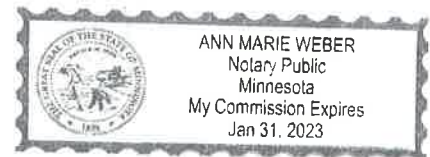
STATE OF MINNESOTA
COUNTY OF HENNEPIN

Signed and sworn to (or affirmed) before me on this ^{27th} day of June, 2022, by Shanthi Latha Bheemireddy, a married woman. AMW


Signature of notarial officer


Title and Rank

My Commission Expires: **01/31/2023**



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

**PROVIDE COPIES OF THIS FORM TO SELLER AND QUALIFIED SUBSTITUTE
LAKE TITLE LLC QUALIFIED SUBSTITUTE
STATEMENT OF SELLER CERTIFICATION OF NON-FOREIGN STATUS**

Buyer(s): Anna Ramos and William Ramos
Seller(s): Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy
File No: 22-2803-AW
Property Address: 18271 Hideaway Trail, Lakeville, MN 55044

Section 1445 of the Internal Revenue Code provides that a buyer withhold fifteen percent (15%) of the property sale price if seller is a Foreign Person as defined in Section 1445(f)(3).

Section 1445(b)(2) allows an exemption to buyer's withholding requirement when the seller provides the buyer with a Certification of Non-Foreign Status executed under penalty of perjury stating the seller is not a Foreign Person and includes the seller's legal name, tax identification number and home address.

Section 1445(b)(9) allows the seller to appoint a qualified substitute to provide a statement to the buyer executed under penalty of perjury, stating that the qualified substitute is in possession of the seller's Certification of Non-Foreign Status.

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

4. Shanthi Latha Bheemireddy, the Seller has appointed Lake Title LLC as the Seller's Qualified Substitute as defined in Section 1445(f)(6).
5. Lake Title LLC, as the Qualified Substitute,
 - g. Makes no representation regarding Buyer(s) FIRPTA obligations or the validity of the Seller's representations on the Seller's Certification of Non-Foreign Status;
 - h. Is in possession of the Seller(s) executed Certification of Non-Foreign Status
EXCEPT RELATING TO: _____;
Complete with name of any Seller not providing an executed Certification of Non-Foreign Status (CNFS).
Note: Withholding, additional exemption documentation, or buyer instruction to disregard FIRPTA requirements at closing will be required if any seller does not provide a CNFS.
 - i. Agrees to electronically store the Certification of Non-Foreign Status for a period of 6 years;
 - j. Agrees to provide the Seller's Certification of Non-Foreign Status to the IRS if requested;
 - k. Has not received any notice that the Certification of Non-Foreign Status is false;
 - l. Has authorized me, 's employee and closer, to execute this Statement on behalf of Lake Title LLC.
6. I, Ann Weber, have not received any notification of a false Certification of Non-Foreign Status nor do I have any knowledge of a false certification.


Closer/Settlement Agent

BUYER(S) ACCEPTANCE OF QUALIFIED SUBSTITUTE STATEMENT AND INDEMNIFICATION TO LAKE TITLE LLC

- V. LAKE TITLE LLC EMPLOYEES ARE NOT AUTHORIZED BY LAW TO PROVIDE ADVICE REGARDING ANY LEGAL OR TAX MATTERS.
- VI. BUYER(S) ARE ADVISED TO SEEK LEGAL AND TAX ADVICE REGARDING FIRPTA AND FIRPTA COMPLIANCE.
- VII. LAKE TITLE LLC'S ONLY LIABILITY IS AS THE HOLDER OF THE CERTIFICATION OF NON-FOREIGN STATUS AND THE CERTIFICATION AS STATED ABOVE.
- VIII. BUYER(S) ACCEPT LAKE TITLE LLC 'S QUALIFIED SUBSTITUTE STATEMENT AND HEREBY INDEMNIFY AND HOLD LAKE TITLE LLC HARMLESS FROM ANY LOSS OR DAMAGE RESULTING FROM THE BUYER(S) FIRPTA OBLIGATIONS OR THE SELLER'S FOREIGN STATUS.

Anna Ramos

William Ramos

PROVIDE COPIES OF THIS FORM TO BUYER, CLOSER AND QUALIFIED SUBSTITUTE

SUBSTITUTE FORM 1099-S
PROCEEDS FROM REAL ESTATE TRANSACTIONS
FOR THE TAX YEAR: 2022
 OMB No. 1545-0997

SETTLEMENT AGENT/FILER'S NAME AND ADDRESS

THE TITLE GROUP, INC
 3200 MAIN ST NW, SUITE 280
 COON RAPIDS, MN 55448
 763-746-9494

Filer's Federal Tax ID Number:

20-1253253

Order Number:

220539833

SELLER/TRANSFEROR'S NAME AND ADDRESS

Umakanth Reddy Buchireddy
 Shanthy Latha Bheemireddy
 18271 Hideaway Trail
 Lakeville, MN 55044

Transferor's Federal Tax ID Number:

050-11-5454
138-39-2008

1) Date of Closing: 06/24/22	2) Gross Proceeds: 660,000.00	4) X here if property or services received:	5) X here if foreign person:	6) Buyer's part of real estate tax: 83.34
3) Address or Legal Description: 18271 Hideaway Trail/Lakeville MN 55044				

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 MAY BE IMPOSED ON YOU IF THIS ITEM IS REQUIRED TO BE REPORTED AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

YOU ARE REQUIRED BY LAW TO PROVIDE THE TITLE GROUP, INC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER. IF YOU DO NOT PROVIDE THE TITLE GROUP, INC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER, YOU MAY BE SUBJECT TO CIVIL OR CRIMINAL PENALTIES IMPOSED BY LAW.

UNDER PENALTIES OF PERJURY, I CERTIFY THAT THE NUMBER SHOWN ABOVE ON THIS STATEMENT IS MY CORRECT TAXPAYER IDENTIFICATION NUMBER.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT.



 Umakanth Reddy Buchireddy

06/21/2022

 Date

Shanthy Latha Bheemireddy

06/21/2022

 Date

INSTRUCTIONS FOR TRANSFEROR:

You **MUST** enter your Federal Tax Identification Number Above.

Sign and return a copy of this form immediately to THE TITLE GROUP, INC.

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the Internal Revenue Service and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the instructions for Schedule D (Form 1040). If the real estate was not your main home, report the transaction on Form 4797, Form 6252, and/or the Schedule D for the appropriate income tax form. If box 4 is checked and you received or will receive like-kind property, you must file Form 8824.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a federal mortgage subsidy if all the following apply:

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate.
- Your original mortgage loan was provided after 1990.
- You sold or disposed of your home at a gain during the first 9 years after you received the federal mortgage subsidy.
- Your income for the year you sold or disposed of your home was over a specified amount.

This will increase your tax. See Form 8828, and Pub. 523.

Transferor's taxpayer identification number. For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the filer assigned to distinguish your account.

Box 1. Shows the date of closing.

Box 2. Shows the gross proceeds from a real estate transaction, generally the sales price. Gross proceeds include cash and notes payable to you, notes assumed by the transferee (buyer), and any notes paid off at settlement. Box 2 does not include the value of other property or services you received or will receive. See Box 4.

Box 3. Shows the address or legal description of the property transferred.

Box 4. If marked, shows that you received or will receive services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) is not included in box 2.

Box 5. If checked, shows that you are a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust).

Box 6. Shows certain real estate tax on a residence charged to the buyer at settlement. If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 6 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of the appropriate income tax form. For more information, see Pub. 523, Pub. 525, and Pub. 530.

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

Order number: 220539833

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 Umakanth Reddy Buchireddy
2. Address or legal description (including city, state, and ZIP code) of residence being sold or exchanged
18271 Hideaway Trail/Lakeville MN 55044
3. Taxpayer Identification Number (TIN) 030-11-5454

Part II. Seller Assurances

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

 (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 or 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, and (a) I intend to 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.


**CERTIFICATION FOR NO INFORMATION REPORTING ON THE SALE OR EXCHANGE OF A
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. Seller Certification

Under penalties of perjury, I certify that all the above information is true as of the end of the day of the sale or exchange.



Umakanth Reddy Buchireddy

06/21/2022

Date

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

Order number: 220539833

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 Shanthi Latha Bheemireddy
2. Address or legal description (including city, state, and ZIP code) of residence being sold or exchanged
18271 Hideaway Trail/Lakeville MN 55044
3. Taxpayer Identification Number (TIN) **138-39-2008**

Part II. Seller Assurances

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

 (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 or 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, and (a) I intend to 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.

**CERTIFICATION FOR NO INFORMATION REPORTING ON THE SALE OR EXCHANGE OF A
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. Seller Certification

Under penalties of perjury, I certify that all the above information is true as of the end of the day of the sale or exchange.



Shanthi Latha Bheemireddy



Date

(Top 3 inches reserved for recording data)

**AFFIDAVIT REGARDING SELLER
by Individual(s)**

**Minnesota Uniform Conveyancing Blanks
Form 50.1.2 (2011)**

State of Minnesota, County of: Dakota

Umakanth Reddy Buchireddy being first duly sworn on oath say(s) that:

1. (They are) (she/he is) (she/he knows) Umakanth Reddy Buchireddy the person(s) named as _____ in the document dated _____ and filed for record _____ as Document Number _____ (or in Book _____ of _____, Page _____), in the Office of the County Recorder Registrar of Titles of Dakota County, Minnesota.

2. Said person(s) (is) (are) of legal age and under no legal disability with place of business(es) respectively at: _____

and for the last ten (10) years (has) (have) resided at:

3. There are no:
a. Bankruptcy, divorce or dissolution proceedings involving said person(s) during the time period in which said person(s) have had any interest in the premises described in the above document ("**Premises**");
b. Unsatisfied judgments of record against said person(s) nor, to your Affiant(s) knowledge, any actions pending in any courts which affect the Premises;
c. Tax liens filed against said person(s);
except as herein stated:

4. Any bankruptcy, divorce or dissolution proceeding of record against parties with the same or similar names, during the time period in which the above-named person(s) (has) (have) had any interest in the Premises, are not against the above-named person(s).
5. Any judgments or tax liens of record against parties with the same or similar names are not against the above-named person(s).
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.
10. The person(s) (has) (have) not received medical assistance from the State of Minnesota or any county medical assistance agency.

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

Affiant



 Umakanth Reddy Buchireddy

STATE OF MINNESOTA
COUNTY OF HENNEPIN

Signed and sworn to (or affirmed) before me on this ^{21st}~~24th~~ day of June, 2022, by Umakanth Reddy Buchireddy, a married man.

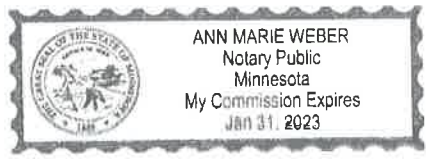


 Signature of notarial officer

Notary Public

 Title and Rank

My Commission Expires: 01/31/2023



THIS INSTRUMENT WAS DRAFTED BY:
 Lake Title LLC
 1101 East 78th Street
 Ste 315
 Bloomington, MN 55420

(Top 3 inches reserved for recording data)

**AFFIDAVIT REGARDING SELLER
by Individual(s)**

**Minnesota Uniform Conveyancing Blanks
Form 50.1.2 (2011)**

State of Minnesota, County of: Dakota

Shanthy Latha Bheemireddy being first duly sworn on oath say(s) that:

1. (They are) (she/he is) (she/he knows) Shanthy Latha Bheemireddy the person(s) named as _____ in the document dated _____ and filed for record _____ as Document Number _____ (or in Book _____ of _____, Page _____), in the Office of the County Recorder Registrar of Titles of Dakota County, Minnesota.

3. Said person(s) (is) (are) of legal age and under no legal disability with place of business(es) respectively at: _____

_____ and for the last ten (10) years (has) (have) resided at:

3. There are no:

- d. Bankruptcy, divorce or dissolution proceedings involving said person(s) during the time period in which said person(s) have had any interest in the premises described in the above document ("Premises");
- e. Unsatisfied judgments of record against said person(s) nor, to your Affiant(s) knowledge, any actions pending in any courts which affect the Premises;
- f. Tax liens filed against said person(s);

except as herein stated:

4. Any bankruptcy, divorce or dissolution proceeding of record against parties with the same or similar names, during the time period in which the above-named person(s) (has) (have) had any interest in the Premises, are not against the above-named person(s).
5. Any judgments or tax liens of record against parties with the same or similar names are not against the above-named person(s).
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.
10. The person(s) (has) (have) not received medical assistance from the State of Minnesota or any county medical assistance agency.

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

Affiant

Shanthi Latha Bheemireddy

STATE OF MINNESOTA
COUNTY OF HENNEPIN

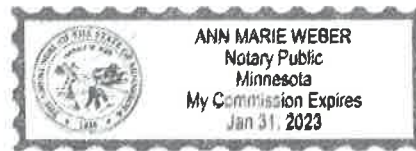
Signed and sworn to (or affirmed) before me on this ^{21st} ~~24th~~ day of June, 2022, by Shanthi Latha Bheemireddy, a married woman.

Signature of notarial officer

Notary Public

Title and Rank

My Commission Expires: 01/31/2023



THIS INSTRUMENT WAS DRAFTED BY:
Lake Title LLC
1101 East 78th Street
Ste 315
Bloomington, MN 55420

AFFIDAVIT REGARDING OWNER(S)

State of Minnesota, County of _____ ss.

Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy being first duly sworn, on oath say(s) that:

1. (They are) (he/she is) (he/she/they know(s)) Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy, the Person(s) named as grantor in the document dated _____ and filed for record _____, as Document No. _____, (or in Book _____ of _____ Page _____) in the office of the (County Recorder) (Registrar of Titles) of Dakota County, Minnesota,

Lot 26, Block 7, Pinnacle Reserve at Avonlea, Dakota County, Minnesota.

Abstract Property.

2. There have been no:
 - a. Bankruptcy, divorce or dissolution proceeding involving the Person(s) during the time the Person(s) (have) (has) had any interest in the premises described in the above document ("Premises").
 - b. Unsatisfied judgments against the Person(s) nor any actions pending in any courts;
 - c. Tax liens against said persons; except as herein stated: NONE
3. Any bankruptcy, divorce or dissolution proceeding of record against parties with the same or similar names, during the time period in which the above named person(s) (has) (have) had any interest in the Premises, are not against the above named person(s).
4. Any judgments, or tax liens against parties with the same or similar names are not against the above named person(s).
5. There has been no labor or materials furnished to the Premises for which payment has not been made.
6. There are no unrecorded contracts, mortgages, lines of credit, leases, easements, or other agreements or interests relating to the Premises except as state herein:
7. There are no persons in possession of any portion of the Premises other than pursuant to a recorded document except as stated herein:
8. There are no encroachments or boundary line questions affecting the Premises of which Affiant(s) (has) (have) knowledge.
9. The Person(s) (has) (have) not received medical assistance from the State of Minnesota or any county medical assistance agency.
10. (a) The Premises are not subject to a homeowner's association; or (b) If the Premises are subject to a homeowner's association, there are no unpaid assessments by the homeowner's association which affect the Premises.

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



Umakanth Reddy Buchireddy

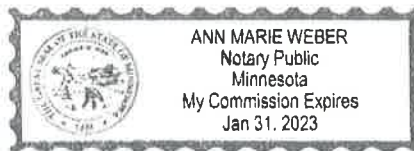


Shanthi Latha Bheemireddy

Subscribed and sworn to before me this 21st day of June, 2022.



Signature of Notary Public or other Official



Notarial Stamp or Seal (or other title or rank)

This instrument was drafted by:
The Title Group, Inc
3200 Main Street #280
Coon Rapids, MN 55448

EXHIBIT "A"

Lot 26, Block 7, Pinnacle Reserve at Avonlea, Dakota County, Minnesota.

Abstract Property.



3200 Main Street #280
Coon Rapids, MN 55448
Phone: 763-746-9494 Fax: 763-746-9499

Date: _____

Lender: _____

Attention: Mortgage Loan Payoff Department

RE: Borrower(s): Umakanth Reddy Buchireddy and Shanthy Latha Bheemireddy
Address: 18271 Hideaway Trail, Lakeville, MN 55044
Loan No.: _____

Dear Sir/Madam:

In connection with the above referenced loan, enclosed is The Title Group, Inc trust account payoff in the amount of \$ _____, as payment in full, along with a copy of the Loan Payoff Letter we received from you dated . **Please send the Satisfaction of Mortgage to this office as soon as possible.**

If this is a **REVOLVING LINE OF CREDIT**, I/We the undersigned borrower hereby authorize you to close this account. I hereby acknowledge that there are no outstanding draws or checks drawn against this line of credit. I understand that I am held responsible for any draws or checks still outstanding as of the date of this payoff.

Thank you for your assistance in this matter and, should you have any questions, please do not hesitate to contact me.

Sincerely,

Lisa Quigley

**The Title Group, Inc
Ph: 763-746-9494
Fax: 763-746-9499**

Borrower(s):



Umakanth Reddy Buchireddy



Shanthy Latha Bheemireddy

Enclosures



The Title Group I N C O R P O R A T E D

3200 Main Street NW, Suite 280, Coon Rapids, MN 55448

Ph (763)746-9494 Fax (763)746-9499

www.thetitlegroupinc.com

Borrower/Seller Statement re: Mortgage Forbearance

The undersigned Borrower(s)/Seller(s) attest(s) to the following:

The following represents all of the mortgages presently encumbering my Property

FIRST MORTGAGE:

Lender/servicer: _____

Loan No.: _____

Have you entered into a forbearance* agreement or loan modification with this lender?

___ Yes No

SECOND MORTGAGE:

Lender/servicer: _____

Loan No.: _____

Have you entered into a forbearance* agreement or loan modification with this lender?

___ Yes ___ No

OTHER MORTGAGES?:

Lender/servicer: _____

Loan No.: _____

Have you entered into a forbearance* agreement or loan modification with this lender?

___ Yes ___ No

* Forbearance: An agreement made between a mortgage lender and delinquent borrower in which the lender agrees not to foreclose on a mortgage and the borrower agrees to a mortgage re-payment plan that will bring the borrower current on their payments.

Property: _____

Borrower(s)/Seller(s):



Date: 06/21/2022



Date: 06/21/2022

ASSESSMENTS

The undersigned acknowledges that Lake Title LLC receives written or verbal information on assessments from the County and vendors who supply the information. Lake Title LLC does not guarantee the accuracy of the assessment information we receive. If the assessment information received is inaccurate, the undersigned agree(s) to cooperate with all parties and pay all assessments as agreed upon in the Purchase Agreement.

Seller(s) represents that Seller(s)

X BU / BS HAS/HAVE (Initials) _____ / _____ HAS/HAVE NOT (Initials)

Received a notice regarding any new improvement project from any assessing authorities.

HOMESTEAD STATUS/APPLICATION

The undersigned Seller(s) of the above-mentioned property do hereby certify that property taxes for the current year have a HOMESTEAD classification of

X BU / BS FULL (Initials) _____ / _____ NON (Initials)

If taxes are Non-Homestead, Seller(s) agree to pay _____ towards the non-homestead portion to the Buyer(s) at closing.

The Buyer(s) understand and take the responsibility for homesteading property immediately after closing and upon occupying the property. Note: If Buyer(s) are not escrowing for the payment of real estate taxes, the taxes are due in two bi-annual installments, one on May 15th and the other on October 15th. If a tax statement is not received prior to the due date, please contact the County Treasurer's office to request a duplicate copy.

_____ / _____ Buyer(s) Initial Here

The undersigned acknowledge that Lake Title LLC does not guarantee the accuracy of the Seller(s) certification regarding homestead and any discrepancies in the homestead tax credit must be resolved between the Seller(s) and the Buyer(s) through options allowed by law.

TENANCY

The Buyer(s) hereby requests that the deed establishing title in their name(s) show the grantees as:

_____ / _____ JOINT TENANTS (Initials) _____ / _____ TENANTS IN COMMON (Initials)

Date: _____

Anna Ramos

William Ramos



Umakanth Reddy Buchireddy



Shanthi Latha Bheemireddy

ACKNOWLEDGMENT AND INDEMNIFICATION

To: The Title Group, Inc
3200 Main Street #280
Coon Rapids, MN 55448
Phone: 763-746-9494 Fax: 763-746-9499
Attention: Lisa Quigley

Re: Order No.: 220539833
Buyer/Borrower(s): Anna Ramos and William Ramos
Seller(s): Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy
Subject Property: 18271 Hideaway Trail, Lakeville, MN 55044

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 by Minnesota Statute 507.45, 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 ASSESSMENT NOTICE:

The undersigned certifies that he/she/they has/have has/have not received a notice of any pending special assessments or a notice of a hearing for a new public improvement project from any government assessing authority, the costs of which may be assessed against the Subject Property, that have not been disclosed to The Title Group, Inc.

HOMESTEAD STATUS CERTIFICATION:

The undersigned Seller(s) certify(ies) that property taxes on the Subject Property for the current year are:

FULL HOMESTEAD NON-HOMESTEAD

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 ACKNOWLEDGMENT:

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 _____. (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: 22-57210-07-260.

OWNERSHIP OPTION FOR MULTIPLE PURCHASERS:

PURCHASERS choose to share the ownership of this property as:

- JOINT TENANTS
- TENANTS IN COMMON

OPTIONAL OWNER'S TITLE INSURANCE POLICY

Although a Mortgagee's Policy of Title Insurance, insuring the property you are purchasing, is being issued to your lender, the policy does not provide title insurance coverage for your interest. You may obtain an Owner's Policy which will provide title insurance coverage to you. There is additional cost for an Owner's Policy providing coverage for you. IF YOU ARE UNCERTAIN AS TO WHETHER YOU SHOULD OBTAIN AN OWNERS POLICY OF TITLE INSURANCE YOU ARE URGED TO SEEK INDEPENDENT ADVICE.

- I/We do request an Owner's Policy of Title Insurance.
- I/We do not request an Owner's Policy of Title Insurance.

In the event that you elect to purchase an Owner's Policy of Title Insurance after closing, the figure quoted to you is effective for 30 days after closing. Please contact 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: _____

Anna Ramos

William Ramos

Phone No.: _____

Email: _____



Umakanth Reddy Buchireddy



Shanthi Latha Bheemireddy

Phone No.: 575-571-2889 + 575-571-0967

Email: umakanth.726@gmail.com
shanthi21119@gmail.com

BU
BS

FORWARDING ADDRESS:

650 Louis Henna Blvd. #6101
Round Rock, TX 78664 ####3



1101 East 78th Street, Suite 315, Bloomington, MN 55420
Phone: 612-424-3444 Fax: 612-424-7980 Email: orders@laketitlemn.com

DELINQUENT AND FINAL WATER CERTIFICATION

Property Address: 18271 Hideaway Trail, Lakeville, MN 55044
Order #: 22-2803-AW

The undersigned Seller(s) do/does hereby state Seller(s) 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 Seller(s) at Seller's forwarding address. Seller(s) agrees to pay the final water bill immediately upon receipt so that the final water bill does not become a lien on the described property.

Seller(s) acknowledge(s) it is Seller's responsibility to pay the final water bill. If there is a discrepancy or dispute in the amount of the billing, it is the Seller's responsibility to deal directly with the City to reach a settlement.

The undersigned Seller(s) and Buyer(s) do hereby waive any and all claims against Lake Title LLC relating to the final water bill and individually and jointly agree to fully protect, defend, and hold Lake Title LLC harmless from any and all loss, costs, damages, attorneys' fees and expenses of every kind and nature which it may suffer or incur, under or by reason of the final water bill and this Water Certification.

LAKE TITLE LLC WILL NOT BE RESPONSIBLE FOR PAYMENT OR RECOVERY OF ANY DELINQUENT OR FINAL WATER BILL.



Umakanth Reddy Buchireddy



Shanthi Latha Bheemireddy

Forwarding Address: 650 Louis Henna Blvd. #11103 ⁶¹⁰¹
Round Rock, TX 78664 BU
BS

Anna Ramos

William Ramos

Forwarding Address: _____

DELINQUENT AND FINAL WATER CERTIFICATION

Property: 18271 Hideaway Trail, Lakeville, MN 55044
File No.: 220539833

The undersigned Seller does hereby state Seller 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 Seller at Seller's forwarding address. Seller agrees to pay the final water bill immediately upon receipt so that the final water bill does not become a lien on the described property.

Seller acknowledge(s) it is Seller's responsibility to pay the final water bill. If there is a discrepancy or dispute in the amount of the billing, it is the Seller's responsibility to deal directly with the City to reach a settlement.

The undersigned Seller and Buyer do hereby waive any and all claims against The Title Group, Inc relating to the final water bill and individually and jointly agree to fully protect, defend, and hold The Title Group, Inc harmless from any and all loss, costs, damages, attorneys' fees and expenses of every kind and nature which it may suffer or incur, under or by reason of the final water bill and this Water Certification.

THE TITLE GROUP, INC WILL NOT BE RESPONSIBLE FOR PAYMENT OR RECOVERY OF ANY DELINQUENT OR FINAL WATER BILL.

Date: _____



Umakanth Reddy Buchireddy

Anna Ramos



Shanthi Latha Bheemireddy

William Ramos



1101 East 78th Street, Suite 315, Bloomington, MN 55420
Phone: 612-424-3444 Fax: 612-424-7980 Email: orders@laketitlemn.com

PRIVACY POLICY

Attorneys, like other professionals who advise on personal financial matters or who provide real estate settlement services, are now required by a new Federal law to inform their clients (customers) of their policies regarding privacy of client information. Attorneys have been and continue to be bound by professional standards of conduct that are even more stringent than those required by this new law. Therefore, we have always protected your right to privacy.

Types of Nonpublic Personal Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as your personal financial information, your name, address, telephone number, or social security;
- Information about your transactions with us, or others. We receive this information from your lender, accountant, attorney, real estate broker, etc.;
- Information we receive about you that is obtained by us with your authorization; and
- Information from public records.

Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice to people outside our firm except as agreed to by you or as required or permitted by law. We restrict access to nonpublic personal information about you to people in our firm who need to know that information to provide products or services to you or requested by you or your Lender. In all such situations, we stress the confidential nature of information being shared.

Protecting the Confidentiality and Security of Current and Former Clients' Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic and procedural safeguards that comply with appropriate federal and state regulations and with our professional standards.

BORROWERS:

Anna Ramos

Date:


William Ramos

Date:

SELLERS:

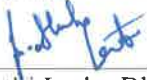


1101 East 78th Street, Suite 315, Bloomington, MN 55420
Phone: 612-424-3444 Fax: 612-424-7980 Email: orders@laketitlemn.com



Unnikanth Reddy Buchireddy

Date: 06/21/2022



Shanthi Latha Bheemireddy

Date: 06/21/2022



3200 Main Street #280
Coon Rapids, MN 55448
Phone: 763-746-9494 Fax: 763-746-9499

www.thetitlegroupinc.com

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. The Title Group, Inc has also adopted broader guidelines that govern our use of personal information regardless of its source.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we received from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Once information is scanned into our secure program it will be shredded so that no one will have access to it other than authorized personnel who can access the secure program.

Seller(s):



Umakanth Reddy Buchireddy



Shanthi Latha Bheemireddy

Buyer(s):

Anna Ramos

William Ramos



1101 East 78th Street, Suite 315, Bloomington, MN 55420
Phone: 612-424-3444 Fax: 612-424-7980 Email: orders@laketitlemn.com

BILL OF SALE

In consideration of the payment of one dollar and other good and valuable consideration, receipt of which is hereby acknowledged by **Umakanth Reddy Buchireddy and Shanthi Latha Bheemireddy**, parties or party of the first part, hereby Grant, Bargain, Sell and Convey to **Anna Ramos and William Ramos**, parties or party of the second part, the following described Goods, Chattels and Personal Property to wit:

Range, Refrigerator, Dishwasher, Washer, Dryer, Microwave, Water Softener, Garage door opener

Sale and conveyance of the above personal property is subject to the successful closing of sale of **18271 Hideaway Trail, Lakeville, MN 55044**, by and between the parties hereto. Seller(s) hereby covenant and warrant that seller(s) are the lawful owner(s) of said Good, Chattels and Personal Property, and have good right to sell same: that the same are free and clear from all encumbrances.

Date: June 24, 2022 / **Lake Title File No:** 22-2803-AW

A handwritten signature in blue ink, appearing to read "Umakanth", written over a horizontal line.

Umakanth Reddy Buchireddy

A handwritten signature in blue ink, appearing to read "S. Latha", written over a horizontal line.

Shanthi Latha Bheemireddy