

**January 29, 2024**

**Dear Ashtabula county auditor,**

RE: parcel ID 07-021-10-009-21,

1170 Greenbrier Dr., Rock Creek, OH 44084, 440-364-0226

Requesting an audit regarding amount due in taxes...

We are writing regarding our property tax bill that states they are for the "first half of 2023". We did not take possession of this home until late July 2023. Therefore, we did not live in this house nor did we own it during the time you are stating we owe property taxes for the first half of 2023.

Although we did pay your entire bill in full today for \$5589.76, (check enclosed), we are very confused as to how we owe money for the first half of 2023. How can this be?

Also, we are confused as to how the taxes went up almost \$1000 a year from the previous owner to us. Although we paid \$379,000 for the house (but had appraised for \$370,000), after moving in, we discovered the floors are falling in. Also, we discovered multiple problems regarding the septic system, and the well, etc. Our multiple inspections on this home prior to moving in, did not catch the fact regarding the floors or any of the other issues. Unknown to us, we bought a fixer-upper. And to add salt to our wound, We are astonished to find out that we are being charged close to \$6000 a year for a house that we feel is not even worth \$200,000. - \$275,000.00.

We needed to come out of retirement just to try to start to pay for all of these needed repairs on this house. We were foolish in trusting the previous owner. And now this.

Again, we have enclosed payment for one full year, due to fear of not being paid up on our property taxes. However, please take a look as to what we're being charged. If you would like to send someone out to our home, we will be happy to show you all of the rotted floor joists. In addition, the house next-door to us is a dump as they are hoarders both inside and out. Therefore this area is certainly not worth close to \$6000 dollars in property tax. We would greatly appreciate it to have this reevaluated.

Thank you for your time and trouble.

Sincerely,

Thomas F Hagen and Denise K Hagen



**ANGIE MAKI-CLIFF**  
**ASHTABULA COUNTY TREASURER**  
**25 WEST JEFFERSON ST**  
**JEFFERSON, OH 44047**

FORWARDING SERVICE REQUESTED

**REAL PROPERTY 1ST HALF 2023**

**DUE 02/21/2024**

<b>PARCEL ID:</b>	07-021-10-009-21
<b>PARCEL LOCATION:</b>	1170 GREENBRIER DR
<b>TAX DISTRICT:</b>	AUSTINBURG TWP-GENEVA CSD
<b>OWNER NAME:</b>	HAGEN DENISE
<b>LEGAL INFORMATION:</b>	92

\*\*\*\*\*AUTO\*\*5-DIGIT 44003 12 111 3774 1AV 0.498

HAGEN DENISE  
HAGEN THOMAS JR  
1170 GREENBRIAR DR  
ROCK CREEK OH 44084-9500



**OPT IN TO  
ESTATEMENTS  
SCAN THE QR CODE**

Gross Tax Rate 85.600000	Non-Business Credit Factor 0.080044	Acres 5.0100
Reduction Factor 0.432287	Owner Occupancy Credit Factor 0.020011	Class R
Effective Tax Rate 48.596271		LUC 510

TAX VALUES		CURRENT TAX DISTRIBUTION	
REAL ESTATE TAXES	10,684.64	ASHTABULA COUNTY	834.26
REDUCTION FACTOR	-4,618.84	GENEVA AREA CSD	2,721.29
SUBTOTAL	6,065.80	ASHTABULA CO SCH FINANCING DISTRICT	156.12
NON BUSINESS CREDIT	-485.54	A-TECH	252.96
OWNER OCCUPANCY CREDIT	0.00	AUSTINBURG TWP	966.44
HOMESTEAD REDUCTION	0.00	NORTHWEST AMBULANCE DISTRICT	449.44
CAUV RECOUPMENT	0.00	ASHTABULA COUNTY DISTRICT LIBRARY	149.16
		ASHTABULA CO METRO PARKS	50.59
CURRENT NET TAXES	5,580.26		
CURRENT ASSESSMENTS	9.50		
FULL YEAR TAXES & ASMTS	5,589.76		
HALF YEAR TAXES & ASMTS	2,794.88		
PENALTIES	0.00	SPECIAL ASSESSMENT	9.50
INTEREST	0.00	TOTAL	5,589.76
ADJUSTMENTS	0.00		
DELINQUENT GENERAL TAXES	0.00		
DELINQUENT ASSESSMENTS	0.00		
<b>FULL YEAR TOTAL</b>	<b>5,589.76</b>	<b>AVOID LATE FEES</b>	
PAYMENTS		PAY ELECTRONICALLY BY AUTO WITHDRAW. A MONTHLY ESCROW PLAN TO PREPAY TAXES IS ALSO AVAILABLE. INFORMATION CAN BE FOUND ON WEBSITE. WWW.ASHTABULACOUNTY.US/TREASURER	
OTHER CREDITS	0.00		
HALF YEAR DUE	2,794.88		
TaxBill Prepared on 01/09/24			

100% APPRAISED VALUE		
Land	Building	Total
64,900	291,700	356,600
TAXABLE VALUE		
Land	Building	Total
22,720	102,100	124,820
Homestead	CAUV	TIF Value
	0	0
SPECIAL ASSESSMENT		
PRO.# AND DESCRIPTION	DELINQUENT	CURRENT
19005-9-1-1 EMERGENCY	0.00	4.50
19006-COUNTYWIDE RECY	0.00	5.00
<b>TOTAL</b>	<b>0.00</b>	<b>9.50</b>
<b>TO AVOID 10% PENALTY PAY ON OR BEFORE 02/21/2024</b>		
U.S. Postmarks are acceptable for timely payment Cash, Checks, Money Orders & Credit Card Payments accepted. Please see office phone directories on back of bill.		

File No./Escrow No.: FS230692387  
 Officer/Escrow Officer:

**First Source Title Agency, Inc.**  
 7717 Victory Lane  
 Suite B  
 North Ridgeville, OH 44039  
 (855) 716-9000

Property Address: 1170 GREENBRIAR DRIVE  
 ROCK CREEK, OH 44084 (ASHTABULA)  
 (070211000921)

Buyer: DENISE HAGEN  
 30073 Ridge Road  
 Wickliffe, OH 44092

THOMAS HAGEN, JR.  
 30073 Ridge Road  
 Wickliffe, OH 44092

Settlement Date: 8/1/2023

Description	Buyer	
	Debit	Credit
<b>Deposits, Credits, Debits</b>		
Sale Price of Property	\$379,900.00	
Deposit		\$10,000.00
Seller Paid Owner Policy		\$884.00
Lender Credit from CrossCountry Mortgage, LLC ISAOA/ATIMA		\$100.00
<b>Prorations</b>		
County Taxes 1/1/2023 to 8/1/2023 @ \$4,411.40/Year		\$2,562.24
<b>Commissions</b>		
Real Estate Commission to McDowell Fawcett / Genter Team	\$399.00	
<b>New Loans</b>		
Loan Amount		\$100,000.00
of Loan Amount (Points)	\$473.00	
Appraisal Fee to CrossCountry Mortgage, LLC ISAOA/ATIMA		
Credit Report to CrossCountry Mortgage, LLC ISAOA/ATIMA	\$120.00	
Processing Fee to CrossCountry Mortgage, LLC ISAOA/ATIMA	\$995.00	
Underwriting Fee to CrossCountry Mortgage, LLC ISAOA/ATIMA	\$895.00	
Flood certification to CrossCountry Mortgage, LLC ISAOA/ATIMA	\$8.00	
Prepaid Interest ( 17.8100 per day from 8/1/2023 to 9/1/2023 )	\$552.11	
<b>Title Charges</b>		
Title - Lender's Title Insurance to Premier Team Title LLC.	\$100.00	
Title - Owner's Title Insurance to Premier Team Title LLC.	\$1,768.00	
Title - Alta 8.1 Environmental Protection Lien Endorsement(s) to Premier Team Title LLC.	\$50.00	
Title - Alta 9 Restrictions, Encroachments, Minerals Endorsement(s) to Premier Team Title LLC.	\$150.00	
Title - Alta 22 Location (Lenders) Endorsement(s) to Premier Team Title LLC.	\$50.00	
Title - OH-101 Survey Coverage - Loan Policy Endorsement(s) to Premier Team Title LLC.	\$25.00	
Title - Notary fees to All American Title Agency, Inc.	\$125.00	
Title - Settlement or closing fee to First Source Title Agency, Inc.	\$375.00	
Title - Lender Title Insurance Binder to Premier Team Title LLC.	\$50.00	
Title - Closing Protection Letter to Premier Team Title LLC	\$40.00	
Title - Special Tax Search to First Source Title Agency, Inc.	\$50.00	
<b>Government Recording and Transfer Charges</b>		
Recording fees: Deed \$34.00	\$34.00	
Mortgage \$146.00	\$146.00	
<b>Additional Settlement Charges</b>		
Survey to Exacta Land Surveying	\$320.00	
	<b>Debit</b>	<b>Credit</b>
<b>Subtotals</b>	\$386,625.11	\$113,546.24
Due From Buyer		\$273,078.87
<b>Totals</b>	\$386,625.11	\$386,625.11

**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 First Source Title Agency, Inc. to cause the funds to be disbursed in accordance with this statement.

BUYER(S)

\_\_\_\_\_  
DENISE HAGEN

\_\_\_\_\_  
THOMAS HAGEN, JR.

# 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** 7/31/2023  
**Closing Date** 8/1/2023  
**Disbursement Date** 8/1/2023  
**Settlement Agent** First Source Title Agency  
**File #** FS230692387  
**Property** 1170 Greenbriar Dr  
 Rock Creek, OH 44084  
**Sale Price** \$379,900

## Transaction Information

**Borrower** Thomas Hagen and Denise Hagen  
 30073 Ridge Rd  
 Wickliffe, OH 44092  
**Seller** Dennis DeLaat  
 1170 GREENBRIAR DR  
 Rock Creek, OH 44084  
**Lender** CrossCountry Mortgage, LLC

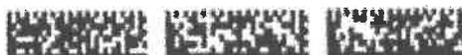
## Loan Information

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 20792305604509  
**MIC #**

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$ 100,000	NO
<b>Interest Rate</b>	6.499 %	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 632.00	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	NO	

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$ 632.00	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
<b>Estimated Total Monthly Payment</b>	<b>\$ 632.00</b>	
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	<b>\$ 509.29</b> Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		<b>In escrow?</b> NO NO

Costs at Closing		
<b>Closing Costs</b>	<b>\$ 8,875.11</b>	Includes \$ 4,676.00 in Loan Costs + \$ 4,299.11 in Other Costs - \$ 100.00 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	<b>\$ 273,078.87</b>	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>		\$2,363.00			
01 0.473 % of Loan Amount (Points)	\$473.00				
02 Processing Fees	\$995.00				
03 Underwriting Fees	\$895.00				
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>		\$998.00			
01 Appraisal Fee to Collateral Management dba BlueBird		\$550.00			(L) \$100.00
02 Credit Report to FACTUAL DATA	\$120.00				
03 Flood Certification to Allsource Holdings, LLC	\$8.00				
04 Survey Fee to EXACTA	\$320.00				
05					
<b>C. Services Borrower Did Shop For</b>		\$1,315.00			
01 Title - Closing Protection Letter to PREMIER TEAM TITLE, LLC	\$40.00				
02 Title - Lender's Title Insurance to PREMIER TEAM TITLE, LLC	\$400.00				
03 Title - Notary Fee to ALL AMERICAN TITLE AGENCY	\$125.00				
04 Title - Settlement Fee to FIRST SOURCE TITLE AGENCY	\$375.00				
05 Title - Special Tax Search to FIRST SOURCE TITLE AGENCY	\$50.00				
06 Title - Title Binder Fee to PREMIER TEAM TITLE, LLC	\$50.00				
07 Title - Title Endorsement Fee to PREMIER TEAM TITLE, LLC	\$275.00				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		\$4,676.00			
<b>Loan Costs Subtotals (A + B + C)</b>	\$4,126.00	\$550.00			

## Other Costs

<b>E. Taxes and Other Government Fees</b>		\$180.00			
01 Recording Fees Deed: \$34.00 Mortgage: \$146.00	\$180.00				
02 City/County Tax/Stamps to ASHTABULA COUNTY			\$379.90		
03 Transfer Taxes to ASHTABULA COUNTY			\$1,140.60		
<b>F. Prepays</b>		\$2,252.11			
01 Homeowner's Insurance Premium (12 mo.) to State Farm Insurance		\$1,700.00			
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$17.81 per day from 8/1/23 to 9/1/23)	\$552.11				
04 Property Taxes (6 mo.) to ASHTABULA COUNTY 2ND				\$2,205.72	
05					
<b>G. Initial Escrow Payment at Closing</b>					
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06					
07					
08 Aggregate Adjustment	\$0.00				
<b>H. Other</b>		\$1,867.00			
01 Broker Commission to MCDOWELL HOMES	\$399.00				
02 Courier Fee to FIRST SOURCE TITLE AGENCY			\$55.00		
03 Document Preparation Fee to PEARL LAW OFFICES			\$75.00		
04 Notary Fee to ALL AMERICAN TITLE			\$125.00		
05 Real Estate Commission to HOWARD HANNA			\$8,923.00		
06 Real Estate Commission to MCDOWELL HOMES			\$8,598.00		
07 Settlement Fee to FIRST SOURCE TITLE AGENCY			\$375.00		
08 Title - Owner's Title Insurance (optional) to PREMIER TEAM TITLE, LLC	\$1,468.00				
09 Title - Title Search to PREMIER TEAM TITLE, LLC			\$125.00		
10 Title - Wire to FIRST SOURCE TITLE AGENCY			\$25.00		
11 Title Binder Fee to PREMIER TEAM TITLE, LLC			\$50.00		
12 Title Exam to PREMIER TEAM TITLE, LLC			\$375.00		
13 Update Fee to PREMIER TEAM TITLE, LLC			\$50.00		
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		\$4,299.11			
<b>Other Costs Subtotals (E + F + G + H)</b>	\$2,599.11	\$1,700.00			

<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		\$8,875.11			
<b>Closing Costs Subtotals (D + I)</b>	\$6,725.11	\$2,250.00	\$20,296.50	\$2,205.72	\$100.00
<b>Lender Credits (includes \$100.00 credit for increase in Closing Costs above legal limit)</b>	-\$100.00				



### Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$6,915.00	\$8,875.11	YES - See Total Loan Costs (D) and Total Other Costs (I). Increase exceeds legal limits by \$100.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	-\$2,250.00	YES - You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$279,900.00	\$279,900.00	NO
Deposit	\$0	-\$10,000.00	YES - You increased this payment. See Deposit in Section L.
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$3,446.24	YES - See details in Section L.
<b>Cash to Close</b>	<b>\$286,815.00</b>	<b>\$273,078.87</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>	<b>\$386,525.11</b>
01 Sale Price of Property	\$379,900.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$6,625.11
04	
<b>Adjustments</b>	
05	
06	
07	
<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11	
12	
13	
14	
15	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$113,446.24</b>
01 Deposit	\$10,000.00
02 Loan Amount	\$100,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
<b>Other Credits</b>	
06	
07	
<b>Adjustments</b>	
08 TITLE POLICY ADJUSTMENT	\$884.00
09	
10	
11	
<b>Adjustments for Items Unpaid by Seller</b>	
12 City/Town Taxes to	
13 County Taxes 01/01/23 to 08/01/23	\$2,562.24
14 Assessments to	
15	
16	
17	
<b>CALCULATION</b>	
Total Due from Borrower at Closing (K)	\$386,525.11
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$113,446.24
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$273,078.87</b>

#### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$379,900.00</b>
01 Sale Price of Property	\$379,900.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
<b>Adjustments for Items Paid by Seller in Advance</b>	
09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	
12	
13	
14	
15	
16	
<b>N. Due from Seller at Closing</b>	<b>\$23,742.74</b>
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$20,296.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10 TITLE POLICY ADJUSTMENT	\$884.00
11	
12	
13	
<b>Adjustments for Items Unpaid by Seller</b>	
14 City/Town Taxes to	
15 County Taxes 01/01/23 to 08/01/23	\$2,562.24
16 Assessments to	
17	
18	
19	
<b>CALCULATION</b>	
Total Due to Seller at Closing (M)	\$379,900.00
Total Due from Seller at Closing (N)	-\$23,742.74
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>\$356,157.26</b>











