

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN		OMB 2502-0265	
		1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> Conv. Unins			
		4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins			
		6. ESCROW NUMBER: 01-00005011-31-DN		7. LOAN NUMBER: 123456789	
		8. MORTGAGE INSURANCE NUMBER:			
NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING; THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.					
D. NAME OF BORROWER: Sally Buyer and John Buyer 8237 Sample Colleyville, TX 76034		E. NAME OF SELLER: Mary Seller and Bob Seller		F. NAME OF LENDER: Bank of the World Mortgage Company	
G. PROPERTY LOCATION: 8237 Sample Colleyville, TX 76034 Sample Subdivision Lot 1, Block 1		H. SETTLEMENT AGENT:		I. SETTLEMENT DATE: 12/01/2006	
		PLACE OF SETTLEMENT:			
J. SUMMARY OF BORROWER'S TRANSACTIONS			K. SUMMARY OF SELLER'S TRANSACTIONS		
100. GROSS AMOUNT DUE FROM BORROWER			400. GROSS AMOUNT DUE TO SELLER		
101. Total Consideration	1,500,000.00	401. Total Consideration		1,500,000.00	
102. Personal Property		402. Personal Property			
103. Settlement charges to borrower (line 1400)	38,378.42	403.			
104.		404.			
105.		405.			
Adjustments: Items Paid by Seller in Advance		Adjustments: Items Paid by Seller in Advance			
106. City/Town Taxes		406. City/Town Taxes			
107. PPD County Taxes fr 12/01/06 to 01/01/07	3,541.64	407. PPD County Taxes fr 12/01/06 to 01/01/07		3,541.64	
108. Assessments		408. Assessments			
109. HOA fr 12/01/06 to 01/01/07	50.96	409. HOA fr 12/01/06 to 01/01/07		50.96	
110.		410.			
111.		411.			
112.		412.			
113.		413.			
114.		414.			
115.		415.			
116.		416.			
117.		417.			
118.		418.			
120. GROSS AMOUNT DUE FROM BORROWER	1,541,971.02	420. GROSS AMOUNT DUE TO SELLER		1,503,592.60	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER			500. REDUCTIONS IN AMOUNT DUE TO SELLER		
201. Deposit or earnest money		501. Excess deposit (see inst.)			
202. Principal Amount of New Loan(s)	1,200,000.00	502. Settlement charges to seller (line 1400)		142,905.50	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to			
204. Option Fee	2,000.00	504. Option Fee		2,000.00	
205. 2nd New Loan	150,000.00	505. Payoff To Bank of Colleyville		995,000.00	
206.		506.			
207.		507.			
208.		508.			
209.		509.			
Adjustments: Items Unpaid by Seller		Adjustments: Items Unpaid by Seller			
210. City/Town taxes		510. City/Town Taxes			
211. County Taxes		511. County Taxes			
212. Assessments		512. Assessments			
213.		513.			
214.		514.			
215.		515.			
216.		516.			
217.		517.			
218.		518.			
219.		519.			
220. TOTAL PAID BY/FOR BORROWER	1,352,000.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER		1,139,905.50	
300. CASH AT SETTLEMENT FROM/TO BORROWER			600. CASH AT SETTLEMENT FROM/TO SELLER		
301. Gross amount due from borrower (line 120)	1,541,971.02	601. Gross amount due to seller (line 420)		1,503,592.60	
302. Less amounts paid by/for borrower (line 220)	1,352,000.00	602. Less reduction in amount due seller (ln 520)		1,139,905.50	
303. CASH (XX FROM) (TO) BORROWER	189,971.02	603. CASH (FROM) (XX TO) SELLER		363,687.10	

L. SETTLEMENT STATEMENT		Escrow: 01-00005011-31-DN	
700. TOTAL SALES/BROKER'S COMMISSION based on price \$1,500,000.00 @ 6.00% = \$90,000.00		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:			
701.	45,000.00 - Roger Realty - Comm Brkdwn - See Att'd		
702.	45,000.00 - Betty Realty - Comm Brkdwn - See Att'd		
703.	Commission paid at settlement		90,000.00
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801.	Loan Origination Fee Money to Lend Mortgage Broker	12,000.00	
802.	Loan Discount		
803.	Appraisal Fee Money to Lend Mortgage Broker	425.00	
804.	Credit Report Money to Lend Mortgage Broker	55.00	
805.	Lender's Inspection Fee		
806.	Mortgage Insurance Application Fee		
807.	Tax Service Fee - Bank of the World Mortgage Company	85.00	
808.	Processing Fee - Bank of the World Mortgage Company	450.00	
809.	Underwriting Fee - Bank of the World Mortgage Company	500.00	
810.	Flood Certification - Bank of the World Mortgage Company	18.00	
811.	Administration Fee - Bank of the World Mortgage Company	600.00	
812.	Wire Fee - Bank of the World Mortgage Company	25.00	
813.	Courier Fee Money to Lend Mortgage Broker	35.00	
814.	Other Charges - See Attached	2,118.00	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901.	Int at 6.5000%12/01/06 to 01/01/07 - Bank of the World Mortgage Company	6,624.66	
902.	Mortgage Insurance Premium		
903.	Hazard Insurance Premium to George's Insurance Agency	2,800.00	
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001.	Insurance Impounds for 2 months @ \$233.33 per month - Bank of the World Mortgage Company	466.66	
1002.	MIP Impounds for 0 months @ \$0.00 per month - Bank of the World Mortgage Company		
1003.	City Property Taxes months @ \$ per month		
1004.	County Impounds for 3 months @ \$3,475.00 per month - Bank of the World Mortgage Company	10,425.00	
1005.	Annual Assessments months @ \$ per month		
1006.			
1007.			
1008.	Aggregate Adjustment - Bank of the World Mortgage Company	(925.00)	
1100. ESCROW AND TITLE CHARGES			
1101.	Settlement or closing fee to Title	400.00	300.00
1102.	Abstract or Title Search		
1103.	Title Examination		
1104.	Title Insurance Binder		
1105.	Doc Prep Fees - Smith & Smith Attorneys		75.00
1106.	Notary Fees		
1107.	Attorney Fees - Jones & Jones Attorneys	300.00	100.00
1108.	Title Insurance	100.00	8,104.00
1109.	Mortgagee's coverage - Simultaneous with Owners Policy \$1,200,000.00 @ \$100.00		
1110.	Owner's coverage Simultaneous with Mortgagee Policy \$1,500,000.00 @ \$8,104.00		
1111.	Endorsement Fee(s) See Attachment To Hud	948.10	
1112.	Tax Certificate payable to National Tax Net		48.50
1113.	Simultaneous with Owners Policy for 150,000.00	100.00	
1114.	State of Texas Guaranty Fee (Owners)		1.00
1115.	State of Texas Guaranty Fee (Mortgagees)	2.00	
1116.	Other Charges - See Attached	71.00	7.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201.	Recording Fees: Deed \$ 24.00 Mortgage \$120.00 Releases \$20.00	144.00	20.00
1202.	City/County tax/stamps: Deed \$ Mortgage \$		
1203.	State tax/stamps: Deed \$ Mortgage \$		
1204.	Misc. Recordings	86.00	
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301.	Survey - Sam's Survey Company	425.00	
1302.	Pest Inspection to		
1303.	Tarrant County Tax Office for taxes 2006		41,700.00
1304.	Transfer Fee - Happy Trails Homeowners Association	100.00	100.00
1305.	Resale Certificate - Happy Trails Homeowners Association		300.00
1306.	Home Protection - Home Warranty Company		650.00
1307.	Home Repairs - Handy Man Service		1,500.00
1308.			
1309.			
1310.			
1311.			
1400.	TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)	38,378.42	142,905.50

Wednesday, November 8, 2006, 10:55

GF#: 01-00005011-31-DN

ATTACHMENT TO HUD

BUYER SELLER

CHARGES FROM 1100 SECTION

Endorsements

0700

0710

0810

0885

0700

0710

0810

0885

0884

0884

0140

0411

0501

PAYOFF CHARGES FOR Bank of Colleyville

Principal Balance

995,000.00

CHARGES FROM LINE NO. 701 - Listing Broker

Roger Realty

45,000.00

The following persons, firms or corporations received a portion of the real estate commission amount shown above:

Roger Realtor

CHARGES FROM LINE NO. 702 - Selling Broker

Betty Realty

45,000.00

The following persons, firms or corporations received a portion of the real estate commission amount shown above:

Betty Broker

CHARGES FROM LINE NO. 814 - Bank of the World Mortgage Company

Yield Spread Premium POC by Lender Money to Lend Mortgage Broker \$6,000.00

CHARGES FROM LINE NO. 814 - Bank of the World Mortgage Company

Loan Origination Fee - Bank of the World Mortgage Company 1,500.00

Administration Fee - Bank of the World Mortgage Company 600.00

Flood Certificate - Bank of the World Mortgage Company 18.00

MIP Impounds for 0 months @ \$0.00 per month - Bank of the World Mortgage Company

TOTAL CHARGES 814

2,118.00

CHARGES FROM LINE NO. 1116

Electronic Recording

21.00

7.00

Electronic Recording

Copies/Restrictions Document download fee

50.00

The Seller's and Borrower's signatures hereon acknowledge their approval and signify their understanding that tax and insurance prorations and reserves are based on figures for the preceding year or supplied by others or estimated for the current year, and in the event of any change for the current year, all necessary adjustments will be made between Borrower and Seller directly. Any deficit in delinquent taxes or mortgage payoffs will be promptly reimbursed to the Settlement Agent by the Seller. In the event a Real Estate Agent negotiated the transaction such Agent may be furnished a copy of this statement.

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

I hereby authorize the Settlement Agent to make expenditures and disbursements as shown above and approve same for payment.

BORROWER'S:

Sally Buyer

John Buyer

SELLER'S:

Mary Seller

Bob Seller

I have caused or will cause the funds to be disbursed in accordance with the HUD-1 Statement which I have prepared.

Settlement Agent

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.