

A. Settlement Statement

B. Type of Loan

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File number: 47-3105	7. Loan number: 4718-01	8. Mortgage Insurance Case number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: VINH TRUONG DAVID MOORE PREFORECLOSURE 7311 CREEK CREST HOUSTON TX 77095	E. Name & Address of Seller: LISA HARNES 4718 CAIRNSEAN STREET HOUSTON TX 77084	F. Name & Address of Lender: Capital Funding Group
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G. Property Location: 4718 CAIRNSEAN STREET HOUSTON TX 77084 LOT 17 BLK 7 GLENCAIRN VILLAGE	H. Settlement Agent: PRELIMINARY SETTLEMENT STATEMENT Place of Settlement: REALTY ADVISORS TITLE ASSOCIATES	I. Settlement Date: 06/22/2009
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J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract sales price	52,000.00	401. Contract sales price	52,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	5,500.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	57,500.00	420. Gross Amount Due To Seller	52,000.00
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 instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	6,600.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Payoff of Delinquent/Unpaid Property Taxes		504. Payoff of first mortgage loan	40,744.00
205.		505. Payoff of second mortgage loan	0.00
206.		506.	
207.		507.	
208. Seller Contributions	3,120.00	508. Seller Contributions	3,120.00
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to	424.00	510. City/town taxes to	728.00
211. County taxes to	327.00	511. County taxes to	604.00
212. Assessments to	204.00	512. Assessments to	204.00
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	4,075.00	520. Total Reduction Amount Due Seller	52,000.00
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	57,500.00	601. Gross amount due to seller (line 420)	52,000.00
302. Less amounts paid by/for borrower (line 220)	(4,075.00)	602. Less reductions in amt. due seller (line 520)	(52,000.00)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	53,425.00	603. Cash <input type="checkbox"/> To <input checked="" type="checkbox"/> From Seller	0.00

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory. Preliminary HUD for negotiating Purposes.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

L. Settlement Charges

700. Total Sales/Broker's Commission based on price \$		52,000.00	@ 6.00% % =	\$3,120.00		
Division of Commission (line 700) as follows:						
701. \$	1560	to REALTY ASSOCIATES			Paid From Borrowers Funds at Settlement	Paid From Seller's Funds at Settlement
702. \$	1560	to CENTURY 21				
703.	Commission paid at Settlement					3,120.00
704.						1,000.00
800. Items Payable In Connection With Loan						
801.	Loan Origination Fee	0.00% %			520.00	
802.	Loan Discount	0.00% %			1,140.00	
803.	Appraisal Fee	to 375.00			375.00	
804.	Credit Report	to 18.00			18.00	
805.	Lender's Inspection Fee					
806.	Mortgage Insurance Application Fee to					
807.	Assumption Fee					
808.	Processing Fee (Mortgage Broker-Buyers Choice)				595.00	
809.	Underwriting Fee (Lender-Buyers Choice)				425.00	
810.	Wire Transfer Fee				35.00	
811.						
900. Items Required By Lender To Be Paid In Advance						
901.	Interest from	to @\$	/day			
902.	Mortgage Insurance Premium for		months to			
903.	Hazard Insurance Premium for		years to		650.00	
904.			years to			
905.						
1000. Reserves Deposited With Lender						
1001.	Hazard insurance	months@\$	per month			
1002.	Mortgage insurance	months@\$	per month			
1003.	City property taxes	months@\$	per month			
1004.	County property taxes	months@\$	per month			
1005.	Annual assessments	months@\$	per month			
1006.		months@\$	per month			
1007.		months@\$	per month			
1008.		months@\$	per month			
1100. Title Charges						
1101.	Settlement or closing fee	to Real Title			385.00	400.00
1102.	Abstract or title search	to			90.00	120.00
1103.	Title examination	to			125.00	80.00
1104.	Title insurance binder	to			75.00	
1105.	Document preparation	to			250.00	200.00
1106.	otary fees	to			100.00	
1107.	Attorney's fees	to			350.00	250.00
	(includes above items numbers:)			
1108.	Title insurance	to UCC Plus Owners Policy to Ticor Title				625.00
	(includes above items numbers:)			
1109.	Lender's coverage	\$ 100.00			100.00	
1110.	Owner's coverage	\$ 625.00				
1111.						
1112.						
1113.						
1200. Government Recording and Transfer Charges						
1201.	Recording fees: Deed \$	20.00 ; Mortgage \$	75.00 ; Releases \$	50.00	145.00	126.00
1202.	City/county tax/stamps: Deed \$; Mortgage \$		122.00	108.00
1203.	State tax/stamps: Deed \$; Mortgage \$			55.00
1204.						
1205.						
1300. Additional Settlement Charges						
1301.	Survey	to				375.00
1302.	Pest inspection to					141.00
1303.						
1304.						
1305.						
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				5,500.00	6,600.00

**THIS DOCUMENT IS HEREBY
CERTIFIED AS A TRUE AND
CORRECT COPY OF THE ORIGINAL**