

L. Settlement Charges

700. Total Sales/Broker's Commission based on price			\$115,500.00	@6% = \$6,930.00	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:						
701. \$3,465.00	to	Realty Associates				
702. \$3,465.00	to	Keller Williams Realty				
703. Commission Paid at Settlement					\$0.00	\$6,930.00
704. The following persons, firms or	to					
705. corporation s received a portion	to					
706. of the real estate commission amount	to					
707. shown above:	to					
708. Transaction Fee	to	Keller Williams Realty			\$499.00	
709. BTSA Fee	to	Vu Truong				\$5,677.65
800. Items Payable in Connection with Loan						
801. Loan Origination Fee %	to	Trenton Mortgage, Inc.			\$1,155.00	
802. Loan Discount %	to					
803. Appraisal Fee	to					
804. Credit Report	to					
805. Lender's Inspection Fee	to					
806. Mortgage Insurance Application	to					
807. Assumption Fee	to					
808. Application Fee	to	Trenton Mortgage, Inc.	POC (B) \$400.00			
809. Processing Fee	to	Trenton Mortgage, Inc.			\$250.00	
810. Assignment Fee	to	Trenton Mortgage, Inc.			\$32.00	
811. Flood Cert	to	Trenton Mortgage, Inc.			\$10.00	
812. Tax Service Fee	to	Trenton Mortgage, Inc.			\$118.00	
813. Closing Funding fee	to	PeirsonPatterson, LLP			\$200.00	
814. Underwriting Fee	to	Trenton Mortgage, Inc.			\$450.00	
900. Items Required by Lender To Be Paid in Advance						
901. Interest from 3/3/2008 to 3/1/2008 @ \$20.1729/day					(\$40.35)	
902. Mortgage Insurance Premium for months	to					
903. Hazard Insurance Premium for 1 years	to	State Farm Insurance Companies			\$1,661.00	
1000. Reserves Deposited With Lender						
1001. Hazard insurance	3 months @	\$138.42	per month		\$415.26	
1002. Mortgage insurance	months @	\$0.00	per month			
1003. City property taxes	months @	\$0.00	per month			
1004. County property taxes	5 months @	\$274.39	per month		\$1,371.95	
1005. HOA/Condo Assessments	months @	\$36.67	per month			
1006. School property taxes	months @	\$0.00	per month			
1007. MUD Taxes	months @	\$0.00	per month			
1008. HOA Dues	months @	\$274.39	per month			
1011. Aggregate Adjustment					(\$548.77)	
1100. Title Charges						
1101. Settlement or closing fee	to					
1102. Abstract or title search	to					
1103. Title examination	to					
1104. Title insurance binder	to					
1105. Document preparation	to	PeirsonPatterson, LLP			\$125.00	
1106. Notary fees	to					
1107. Attorney's fees	to					
(includes above items numbers:)					
1108. Title insurance	to	United Title of Texas - Premium			\$1,147.30	
(includes above items numbers:)					
1109. Lender's coverage		\$115,500.00/\$221.30				
1110. Owner's coverage		\$115,500.00/\$926.00				
1111. Escrow fee	to	United Title of Texas			\$225.00	\$225.00
1112. State of Texas Policy Guaranty Fee	to	State of Texas Guaranty Fee			\$2.00	\$0.00
1113. Courier/Express Fee	to	United Title of Texas - Courier				
1114. Tax certificates	to	United Title of Texas FBO DataTrace				\$68.75
1115. 15% of Title Premium	to	First American Title Insurance Company				
1200. Government Recording and Transfer Charges						
1201. Recording Fees	Deed \$24.00 ; Mortgage \$100.00 ; Rel		to	United Title of Texas - Recording	\$100.00	\$24.00
1202. City/county tax/stamps	Deed ; Mortgage		to			
1203. State tax/stamps	Deed ; Mortgage		to			
1204. POA Recording Fee	to	United Title of Texas - Recording			\$24.00	
1300. Additional Settlement Charges						
1301. Survey	to	Precision Surveyors			\$378.88	
1302. Pest Inspection	to					
1303. 2008 HOA DUES	to	Brenwood Park CIA				\$440.00
1304. HOA Transfer Fee	to	RCM			\$150.00	
1305. Termite Treatment	to	Bam Pest Control				\$552.08
1306. Home Warranty	to	Home Warranty of America				\$470.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					\$7,725.27	\$14,387.48

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Susan Marie Fitzsimmons

By

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent: Threcia Guillen

Date

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