



<b>L. Settlement Charges</b>					Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<b>700. Total Sales/Broker's Commission based on price</b>	<b>\$105,000.00</b>	<b>@ % =</b>	<b>\$0.00</b>			
Division of Commission (line 700) as follows:						
701. <b>\$0.00</b>	to					
702.	to					
703. Commission Paid at Settlement				<b>\$0.00</b>	<b>\$0.00</b>	
704. The following persons, firms or	to					
705. corporations received a portion	to					
706. of the real estate commission amount	to					
707. shown above:	to					
<b>800. Items Payable in Connection with Loan</b>						
801. Loan Origination Fee <b>1%</b>	to	<b>Clear Choice Mortgage Services, Inc.</b>		<b>\$1,018.50</b>		
802. Loan Discount <b>%</b>	to					
803. Appraisal Fee	to	<b>Clear Choice Mortgage Services, Inc.</b>		<b>\$325.00</b>		
804. Credit Report	to	<b>Clear Choice Mortgage Services, Inc.</b>		<b>\$20.00</b>		
805. Lender's Inspection Fee	to					
806. Mortgage Insurance Application	to					
807. Assumption Fee	to					
808. Underwriting Review	to	<b>Wells Fargo Bank N.A.</b>		<b>\$615.00</b>		
809. Flood Cert Fee	to	<b>WFFS</b>		<b>\$19.00</b>		
810. Tax Service Fee	to	<b>WFRETS</b>		<b>\$105.00</b>		
811. Mortgage Broker Fee paid by Lender	to	<b>Clear Choice Mortgage Services, Inc.</b>	<b>POC (L) \$1,332.20</b>			
812. Processing Fee	to	<b>Clear Choice Mortgage Services, Inc.</b>		<b>\$495.00</b>		
813. Mortgage Broker Fee	to	<b>Clear Choice Mortgage Services, Inc.</b>		<b>\$350.00</b>		
<b>900. Items Required by Lender To Be Paid in Advance</b>						
901. Interest from <b>4/18/2008</b> to <b>5/1/2008</b> @ <b>\$16.39/day</b>				<b>\$213.07</b>		
902. Mortgage Ins Prem. for months	to					
903. Hazard Ins Prem. for 1 years	to	<b>Texas Fair Plan</b>		<b>\$442.00</b>		
904. Flood Insurance	to					
<b>1000. Reserves Deposited With Lender</b>						
1001. Hazard insurance	<b>3</b> months @	<b>\$36.83</b> per month		<b>\$110.49</b>		
1002. Mortgage insurance	months @	per month				
1003. City property taxes	months @	per month				
1004. County property taxes	<b>7</b> months @	<b>\$326.00</b> per month		<b>\$2,282.00</b>		
1005. Annual assessments	months @	<b>\$88.33</b> per month				
1006. School property taxes	months @	<b>\$153.92</b> per month				
1007. MUD taxes	months @	<b>\$89.73</b> per month				
1008. Other	months @	per month				
1009. Flood Insurance	<b>0</b> months @					
1011. Aggregate Adjustment				<b>(\$294.67)</b>		
<b>1100. Title Charges</b>						
1101. Settlement or Closing Fee	to	<b>Beilue &amp; Stewart, PC</b>		<b>\$175.00</b>	<b>\$175.00</b>	
1102. Abstract or Title Search	to					
1103. Title Examination	to					
1104. Title Insurance Binder	to					
1105. Document Preparation	to	<b>Brown, Fowler &amp; Alsup</b>		<b>\$85.00</b>	<b>\$85.00</b>	
1106. Notary Fees	to					
1107. Attorney's Fees	to	<b>Beilue &amp; Stewart, PC</b>			<b>\$100.00</b>	
(includes above items numbers:		)				
1108. Title Insurance	to	<b>LandAmerica Commonwealth Title of Houston, Inc.</b>		<b>\$303.80</b>	<b>\$870.00</b>	
(includes above items numbers:		)				
1109. Lender's coverage		<b>\$101,850.00/\$260.30</b>				
1110. Owner's coverage		<b>\$105,000.00/\$913.50</b>				
1111. Escrow Fees	to					
1112. State of Texas Policy Guaranty Fee	to	<b>Texas Title Insurance Guaranty Association</b>		<b>\$5.00</b>	<b>\$5.00</b>	
1113.	to					
1114.	to					
1115. Tax Certificates	to	<b>MISI, Inc.</b>			<b>\$64.95</b>	
1116. Restrictions	to					
1117. Messenger / Express Mail	to	<b>Beilue &amp; Stewart, PC</b>		<b>\$45.00</b>	<b>\$45.00</b>	
1118. Copies	to					
1119. 50% of Title Premium	to	<b>Beilue &amp; Stewart, PC</b>				
<b>1200. Government Recording and Transfer Charges</b>						
1201. Recording Fees	Deed ;Mortgage ;Releases					
1202. City / County Tax / Stamps	Deed ;Mortgage to					
1203. State Tax / Stamps	Deed ;Mortgage to					
1204. Recording Fees	to	<b>Beilue &amp; Stewart, PC</b>		<b>\$135.00</b>	<b>\$76.00</b>	
<b>1300. Additional Settlement Charges</b>						
1301. Survey	to					
1302. Pest inspection	to					
1303. HOA Transfer Fee	to	<b>Canyon Gate @ Cinco Ranch HOA</b>		<b>\$150.00</b>		
1304. Adopt-A-School Fund Fee	to	<b>Canyon Gate @ Cinco Ranch HOA</b>		<b>\$100.00</b>		
1305. Payoff HOA Lien	to	<b>Canyon Gate @ Cinco Ranch HOA</b>			<b>\$5,048.73</b>	
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>					<b>\$6,699.19</b>	<b>\$6,469.68</b>

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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.

DeitaBluff Trust, Preforeclosure Specialist

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Hyonuk Song

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By Julie Nguyen

CERTIFICATION OF SETTLEMENT AGENT

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction.

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Settlement Agent

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.