

**A. Settlement Statement**

**U.S. Department of Housing  
and Urban Development**

OMB Approval No. 2502-0265  
(expires 11/30/2009)

**B. Type of Loan**

1 <input checked="" type="checkbox"/> FHA	2 <input type="checkbox"/> FmHA	3 <input type="checkbox"/> Conv. Unins.	6 File Number: 0920130901	7 Loan Number: NAKB900288	8 Mortgage Insurance Case Number: 493-9409148-703
4 <input type="checkbox"/> VA	5 <input type="checkbox"/> Conv. Ins.	<input type="checkbox"/> Other			

**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 "(POC)" were paid outside the closing by either the: Borrower (POCB), Lender (POCL), Mortgage Broker (POCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS); they are shown here for informational purposes and are not included in the totals.

<b>D. Name &amp; Address of Borrower:</b>	Patricio Delgado
<b>E. Name &amp; Address of Seller:</b>	Forest-Eggleston Trust
<b>F. Name &amp; Address of Lender:</b>	NTFN Inc dba North American Lending ISAOA, 13101 Northwest Freeway #220, Houston, TX 77040, Loan: NAKB900288
<b>G. Property Location:</b>	15727 Forest Creek Farms Drive Cypress, Texas 77429 Lot 47, Block 4, Forest Creek Farms Subdivision, Harris County, Texas
<b>H. Settlement Agent:</b>	Cynthia B. Cruz, 127-Stewart Title Company, 1980 Post Oak Blvd., Suite R2C, Houston, TX 77056, (713)627-1310
<b>Place of Settlement:</b>	1980 Post Oak Blvd., Suite R2C, Houston, TX 77056
<b>I. Settlement Date:</b>	12/18/2009
<b>Proration Date:</b>	12/18/2009
<b>Disbursement Date:</b>	12/18/2009

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	\$122,000.00	401. Contract sales price	\$122,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$7,723.74	403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109. HOA 12/18/2009 to 1/1/2010	\$55.50	409. HOA 12/18/2009 to 1/1/2010	\$55.50
110. all taxing authorities 12/18/2009 to 1/1/2010	\$176.26	410. all taxing authorities 12/18/2009 to 1/1/2010	\$176.26
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$129,955.50	420. Gross Amount Due to Seller	\$122,231.76
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$119,790.00	502. Settlement charges to seller (line 1400)	\$9,916.38
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan to Bank of America (1)	\$101,660.00
205.		505. Payoff of second mortgage loan to Bank of America (	\$3,000.00
206.		506. Trust to Preforeclosure specialist LLC	\$1,613.06
207.		507. 2009 School tax to Cypress Fairbanks ISD	\$2,148.25
208.		508. 2009 County taxes to Harris county tax 12628800400	\$2,447.07
209.		509. Hoa Fees to HOA fees	\$1,447.00
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
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	\$120,790.00	520. Total Reduction Amount Due Seller	\$122,231.76
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$129,955.50	601. Gross amount due to seller (line 420)	\$122,231.76
302. Less amounts paid by/for borrower (line 220)	(\$120,790.00)	602. Less reductions in amount due seller (line 520)	(\$122,231.76)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$9,165.50	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$0.00

L. Settlement Charges			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700	Total Sales/Broker's Commission based on price \$122,000.00 @ 6.000000% = \$7,320.00			
	Division of commission (line 700) as follows:			
701	\$3,660.00 to Really Associates			
702	\$3,660.00 to Texas Realtors			
703	Commission paid at settlement \$7,320.00			\$7,320.00
704				
<b>800. Items Payable in Connection with Loan</b>				
801	Loan origination fee to NTFN Inc dba North American Lending ISAOA (1.000000%)		\$1,177.30	
802	Loan discount			
803	Appraisal fee to NTFN Inc dba North American Lending ISAOA		POCB \$375.00	
804	Credit report			
805	Lender's inspection fee			
806	Mortgage insurance application fee			
807	Assumption fee			
808	Administration fee to NTFN Inc dba North American Lending ISAOA		\$999.00	
809	Closing coordination fee to Black, Mann & Graham, LLP		\$100.00	
810				
811				
812				
813				
<b>900. Items Required by Lender to Be Paid in Advance</b>				
901	Interest from 12/18/09 to 1/1/10 @ \$17.6400/day		\$246.96	
902	Mortgage insurance premium for to NTFN Inc dba North American Lending ISAOA		\$2,060.28	
903	Hazard insurance premium for 1 year(s) to SIS INSURANCE LLC		\$726.00	
904				
905				
<b>1000. Reserves Deposited with Lender</b>				
1001	Hazard insurance 3 mo. @ \$60,5000 per mo.		\$181.50	
1002	Mortgage insurance			
1003	City property taxes			
1004	County property taxes all authorities 3 mo. @ \$382,9400 per mo.		\$1,148.82	
1005	Annual assessments			
1006				
1007				
1008				
1009				
<b>1100. Title Charges</b>				
1101	Settlement or closing fee coordination fee to Houston Preforeclosure			\$450.00
1102	Abstract or title search			
1103	Title examination			
1104	Title insurance binder			
1105	Document preparation to Black, Mann & Graham		\$200.00	\$90.00
1106	Notary fees			
1107	Attorney's fees to Morris, Lendaiz Includes above item numbers		\$150.00	
1108	Title Insurance to Stewart Title Company Includes above item numbers			\$1,182.43
1109	Lender's coverage	\$119,790.00	\$222.43	
1110	Owner's coverage	\$122,000.00	\$960.00	
1111	Escrow fee to Stewart Title Company		\$250.00	\$250.00
1112	Messenger, delivery copy to Stewart Title Company		\$100.00	
1113				
<b>1200. Government Recording and Transfer Charges</b>				
1201	Recording fees: Deed \$28.00; Mortgage \$132.00; Release \$44.00			\$204.00
1202	City/county tax/stamps			
1203	State tax/stamps			
1204	Tax certificate to Stewart Title Company			\$64.95
1205				
1206	State of Texas Policy GTY fee to Stewart Title Policy Guaranty Fee		\$5.00	\$5.00
<b>1300. Additional Settlement Charges</b>				
1301	Survey to Precision Surveyors		\$378.88	
1302	Pest inspection			
1303	transfer fee to Forest Creek Farms			\$350.00
1304				
1305				
1306				
1307				
1400	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$7,723.74	\$9,916.38

**CERTIFICATION:** 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 HUD-1 Settlement Statement.

Patricia Delgado  
Patricia Delgado

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 received and have been or will be disbursed by the undersigned as part of the settlement of this transaction. The settlement agent does not warrant or represent the accuracy of information provided by third parties, including that information provided on page 3 of this HUD form or POC items, and the parties hold harmless the settlement agent as to any inaccuracy of such matters.

Cynthia Cruz  
Cynthia Cruz

Forest Eggleston Trust  
Forest Eggleston Trust

Date: 12/18/09

**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.