

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. FHA 2. FmHA 3. Conv Unins
4. VA 5. Conv Ins. 6. Seller Finance

6. File Number
20100319

7. Loan Number

8. Mortgage Ins Case Number

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

**Tamara Forteza
1115 Avenue F.
S. Houston, TX 77587**

E. Name & Address of Seller

**John M. Castro and Rosie E. Castro
2113 Comal Springs Dr.
Deer Park, TX 77536**

F. Name & Address of Lender

**Infinity Title Company
1035 Dairy Ashford, Suite 115
Houston, TX 77079 Tax ID: 26-2368234**

G. Property Location

**Bentwood, Block 2, Lot 2, Harris County
2113 Comal Springs Dr.
Deer Park, TX 77536**

H. Settlement Agent Name

**Infinity Title Company
1035 Dairy Ashford, Suite 115
Houston, TX 77079**

I. Settlement Date

**6/4/2010
Fund: 6/4/2010**

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower

101. Contract Sales Price	\$194,000.00	401. Contract Sales Price	\$194,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$8,910.00	403.	
104.		404.	
105.		405.	

Adjustments for items paid by seller in advance

106. City property taxes		Adjustments for items paid by seller in advance	
107. County property taxes		406. City property taxes	
108. Annual assessments		407. County property taxes	
109. School property taxes		408. Annual assessments	
110. MUD Taxes		409. School property taxes	

111. HOA Dues 06/05/10 thru 12/31/10 **\$189.86** 411. HOA Dues 06/05/10 thru 12/31/10 **\$189.86**

112.

113.

114.

115.

116.

120. Gross Amount Due From Borrower \$203,099.86

200. Amounts Paid By Or in Behalf Of Borrower

201. Deposit or earnest money **\$2,000.00** 501. Excess Deposit

202. Principal amount of new loan(s)

203. Existing loan(s) taken subject to

204. Loan Amount 2nd Lien

205.

206. Realtor contribution-Loss Mit. Fee **\$1,000.00** 506.

207. Realtor contribution- Home Warranty **\$450.00** 507.

208. Seller Contribution **\$3,899.21** 508. Seller Contribution **\$3,899.21**

209.

Adjustments for items unpaid by seller

210. City property taxes

211. County property taxes 01/01/10 thru 06/04/10 **\$2,973.06** 511. County property taxes 01/01/10 thru 06/04/10 **\$2,973.06**

212. Annual assessments

213. School property taxes

214. MUD Taxes

215. HOA Dues

216.

217.

218.

219.

220. Total Paid By/For Borrower \$10,322.27

300. Cash At Settlement From/To Borrower

301. Gross Amount due from borrower (line 120) **\$203,099.86** 601. Gross Amount due to seller (line 420) **\$194,189.86**

302. Less amounts paid by/for borrower (line 220) **\$10,322.27** 602. Less reductions in amt. due seller (line 520) **\$194,189.86**

303. Cash From Borrower \$192,777.59 603. Cash 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.

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 \$194,000.00 @6 % = \$11,640.00		Paid From	Paid From
Division of Commission (line 700) as follows:		Borrower's	Seller's
		Funds at	Funds at
		Settlement	Settlement
701. \$5,820.00	to Realty Associates		
702. \$5,820.00	to Realty Associates	\$0.00	\$11,640.00
703. Commission Paid at Settlement			
704. The following persons, firms or	to		
705. corporation s received a portion	to Yu Truong		
706. of the real estate commission amount	to Crystal Cole		
707. shown above:	to		
708. Transaction Fee WAIVED	to AHMSI		
800. Items Payable in Connection with Loan			
801. Loan Origination Fee %	to		
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		
900. Items Required by Lender To Be Paid in Advance			
901. interest from 6/4/2010 to 7/1/2010 @ \$0/day			
902. Mortgage Insurance Premium for months	to		
903. Hazard Insurance Premium for years	to		
1000. Reserves Deposited With Lender			
1001. Hazard insurance	months @	per month	\$0.00
1002. Mortgage insurance	months @	per month	\$0.00
1003. City property taxes	months @	per month	\$0.00
1004. County property taxes	months @	per month	\$0.00
1005. Annual assessments	months @	per month	\$0.00
1006. School property taxes	months @	per month	\$0.00
1007. MUD Taxes	months @	per month	\$0.00
1008. HOA Dues	months @	per month	\$0.00
1011. Aggregate Adjustment			
1100. Title Charges			
1101. Settlement or closing fee	to		
1102. Abstract or title search (POC \$120)	to		
1103. Title examination	to		
1104. Title insurance binder	to		
1105. Attorney Fees	to The Caver Law Group	\$500.00	
1106. Notary fees	to		
1107. Attorney's fees	to		
(includes above items numbers:)		
1108. Title insurance	to Infinity Title		\$1,345.00
(includes above items numbers:)		
1109. Lender's coverage	\$0.00/\$0.00		
1110. Owner's coverage	\$194,000.00/\$1,345.00		
1111. Escrow fee	to Infinity Title	\$350.00	\$350.00
1112. State of Texas Policy Guaranty Fee	to Texas Title Insurance Guaranty Association	\$0.00	\$5.00
1113. Tax Certificates	to Data Trace		\$75.69
1114. Express Mail/Messenger	to		
1115. Copies	to		
1200. Government Recording and Transfer Charges			
1201. Recording Fees	Deed \$20.00 ; Mortgage , Rel \$20.00	to Infinity Title	\$20.00
1202. City/county tax/stamps	Deed , Mortgage	to	
1203. State tax/stamps	Deed , Mortgage	to	
1204. Tax certificates	to		
1300. Additional Settlement Charges			
1301. Survey	to		
1302. Pest Inspection	to		
1303. Loss Mitigation Fee	to Preforeclosure Specialist, LLC.com	\$6,000.00	
1304. Transfer Fee	to Spectrum Assoc Management, L.P	\$150.00	
1305. Texas State Tax Lien Payoff	to State Comprtoller		\$1,815.90
1306. Home Warranty	to Old Republic Home Protection Company	\$450.00	
1307. Short Sale Administration Fee	to AHMSI	\$1,940.00	
1308. .	to		
1309. .	to		
1310. .	to		
1311. .	to		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$8,910.00	\$15,751.59

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.