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|--|--|--|--|-------------------------------------|
| <b>A. Settlement Statement</b>   |  | <b>U.S. Department of Housing<br/>and Urban Development</b>                                  |  | OMB Approval No. 2502-0265          |
| <b>B. Type of Loan</b>   |  |  |  |                                     |
| 1. <input type="checkbox"/> FHA  | 2. <input type="checkbox"/> FmHA       | 3. <input type="checkbox"/> Conv. Unins.   | 6. File Number:<br>1020134177                          | 7. Loan Number:                     |
| 4. <input type="checkbox"/> VA   | 5. <input type="checkbox"/> Conv. Ins. | <input type="checkbox"/> Other   |  | 8. Mortgage Insurance Case Number:  |
| <b>C. Note:</b> 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> Akbar Alviri   |  |  |  |                                     |
| <b>E. Name &amp; Address of Seller:</b> Froyan Gentle Perez Trust, EscapeHouston as Trustee, P.O. Box 27740, Las Vegas, NV 89126   |  |  |  |                                     |
| <b>F. Name &amp; Address of Lender:</b>  |  |  |  |                                     |
| <b>G. Property Location:</b> 2406 Gentle Brook Court Houston, Texas 77062<br>Lot 48, Block 1, Northfork Subdivision, Section 6, 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<br><b>Place of Settlement:</b> 1980 Post Oak Blvd., Suite R2C, Houston, TX 77056  |  |  |  |                                     |
| <b>I. Settlement Date:</b> 4/19/2010   |  | <b>Proration Date:</b> 4/19/2010   |  | <b>Disbursement Date:</b> 4/19/2010 |
| <b>J. Summary of Borrower's Transaction</b>  |  |  | <b>K. Summary of Seller's Transaction</b>              |                                     |
| <b>100. Gross Amount Due from Borrower</b>   |  |  | <b>400. Gross Amount Due to Seller</b>                 |                                     |
| 101. Contract sales price  | \$169,500.00                           | 401. Contract sales price  | \$169,500.00   |                                     |
| 102. Personal property   |  | 402. Personal property   |  |                                     |
| 103. Settlement charges to borrower (line 1400)  | \$4,278.00                             | 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 4/19/2010 to 1/1/2011   | \$320.37                               | 408. Assessments 4/19/2010 to 1/1/2011   | \$320.37   |                                     |
| 109. 2nd HOA 4/19/2010 to 1/1/2011   | \$56.33                                | 409. 2nd HOA 4/19/2010 to 1/1/2011   | \$56.33  |                                     |
| 110.   |  | 410.   |  |                                     |
| 111.   |  | 411.   |  |                                     |
| 112.   |  | 412.   |  |                                     |
| <b>120. Gross Amount Due from Borrower</b>   | <b>\$174,154.70</b>                    | <b>420. Gross Amount Due to Seller</b>   | <b>\$169,876.70</b>                                    |                                     |
| <b>200. Amounts Paid by or in Behalf of Borrower</b>   |  |  | <b>500. Reductions in Amount Due to Seller</b>         |                                     |
| 201. Deposit or earnest money  | \$3,000.00                             | 501. Excess deposit (see instructions)   |  |                                     |
| 202. Principal amount of new loan(s)   |  | 502. Settlement charges to seller (line 1400)  | \$7,850.30   |                                     |
| 203. Existing loan(s) taken subject to   |  | 503. Existing loan(s) taken subject to   |  |                                     |
| 204.   |  | 504. Payoff of first mortgage loan to First Franklin Loan S                                  | \$155,000.00   |                                     |
| 205.   |  | 505. Payoff of second mortgage loan to Countrywide Asse                                      | \$5,000.00   |                                     |
| 206.   |  | 506. 2nd HOA fee to Clear Lake City blvd   | \$103.18   |                                     |
| 207.   |  | 507. 1st HOA fee to North Fork Blvd  | \$455.00   |                                     |
| 208.   |  | 508.   |  |                                     |
| 209.   |  | 509.   |  |                                     |
| <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 1/1/2010 to 4/19/2010  | \$1,468.22                             | 511. County taxes 1/1/2010 to 4/19/2010  | \$1,468.22   |                                     |
| 212. Assessments   |  | 512. Assessments   |  |                                     |
| 213.   |  | 513.   |  |                                     |
| 214.   |  | 514.   |  |                                     |
| 215.   |  | 515.   |  |                                     |
| 216.   |  | 516.   |  |                                     |
| 217.   |  | 517.   |  |                                     |
| 218.   |  | 518.   |  |                                     |
| 219.   |  | 519.   |  |                                     |
| <b>220. Total Paid by/for Borrower</b>   | <b>\$4,468.22</b>                      | <b>520. Total Reduction Amount Due Seller</b>  | <b>\$169,876.70</b>                                    |                                     |
| <b>300. Cash at Settlement from/to Borrower</b>  |  |  | <b>600. Cash at Settlement to/from Seller</b>          |                                     |
| 301. Gross amount due from borrower (line 120)   | \$174,154.70                           | 601. Gross amount due to seller (line 420)   | \$169,876.70   |                                     |
| 302. Less amounts paid by/for borrower (line 220)  | (\$4,468.22)                           | 602. Less reductions in amount due seller (line 520)   | (\$169,876.70)   |                                     |
| <b>303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</b>   | <b>\$169,686.48</b>                    | <b>603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller</b> | <b>\$0.00</b>  |                                     |

| L. Settlement Charges                                      |  |   |   |
|--|--|---|---|
|  |  | Paid From<br>Borrower's<br>Funds at<br>Settlement | Paid From<br>Seller's<br>Funds at<br>Settlement |
| 700.   | Total Sales/Broker's Commission based on price \$169,500.00 @ 4.000000% = \$6,780.00 |   |   |
|  | Division of commission (line 700) as follows:  |   |   |
| 701.   | \$3,390.00 to Green Key Realty   |   |   |
| 702.   | \$3,390.00 to Rich Nowak Associates, LLC   |   |   |
| 703.   | Commission paid at settlement \$6,780.00   |   | \$6,780.00                                      |
| 704.   |  |   |   |
| <b>800. Items Payable in Connection with Loan</b>          |  |   |   |
| 801.   | Loan origination fee   |   |   |
| 802.   | Loan discount  |   |   |
| 803.   | Appraisal fee  |   |   |
| 804.   | Credit report  |   |   |
| 805.   | Lender's inspection fee  |   |   |
| 806.   | Mortgage insurance application fee   |   |   |
| 807.   | Assumption fee   |   |   |
| 808.   |  |   |   |
| 809.   |  |   |   |
| 810.   |  |   |   |
| 811.   |  |   |   |
| 812.   |  |   |   |
| 813.   |  |   |   |
| <b>900. Items Required by Lender to Be Paid in Advance</b> |  |   |   |
| 901.   | Interest from  |   |   |
| 902.   | Mortgage insurance premium for   |   |   |
| 903.   | Hazard insurance premium for   |   |   |
| 904.   |  |   |   |
| 905.   |  |   |   |
| <b>1000. Reserves Deposited with Lender</b>                |  |   |   |
| 1001.  | Hazard insurance   |   |   |
| 1002.  | Mortgage insurance   |   |   |
| 1003.  | City property taxes  |   |   |
| 1004.  | County property taxes  |   |   |
| 1005.  | Annual assessments   |   |   |
| 1006.  |  |   |   |
| 1007.  |  |   |   |
| 1008.  |  |   |   |
| 1009.  |  |   |   |
| <b>1100. Title Charges</b>                                 |  |   |   |
| 1101.  | Settlement or closing fee to Stewart Title Company                                   |   | \$111.47  |
| 1102.  | Abstract or title search   |   |   |
| 1103.  | Title examination  |   |   |
| 1104.  | Title insurance binder   |   |   |
| 1105.  | Document preparation   |   |   |
| 1106.  | Notary fees  |   |   |
| 1107.  | Attorney's fees to Morris, Lendais   |   | \$200.00  |
|  | Includes above item numbers:   |   |   |
| 1108.  | Title Insurance to Stewart Title Company   | \$1,214.00  |   |
|  | Includes above item numbers:   |   |   |
| 1109.  | Lender's coverage  |   |   |
| 1110.  | Owner's coverage \$169,500.00 \$1,214.00   |   |   |
| 1111.  | State of Texas Policy Gty Fee to Stewart Title Policy Guaranty Fee                   | \$5.00  |   |
| 1112.  | Escrow fee to Stewart Title Company  | \$250.00  | \$250.00  |
| 1113.  | Messenger fee to Stewart Title Company   | \$25.00   | \$25.00   |
| 1114.  | Tax Certificate to Stewart Title Company   |   | \$84.95   |
| 1115.  | Electronic recording to Stewart Title Company  | \$6.00  | \$12.00   |
| <b>1200. Government Recording and Transfer Charges</b>     |  |   |   |
| 1201.  | Recording fees: Deed \$28.00; Release \$28.00  | \$28.00   | \$28.00   |
| 1202.  | City/county tax/stamps:  |   |   |
| 1203.  | State tax/stamps:  |   |   |
| 1204.  |  |   |   |
| 1205.  |  |   |   |
| 1206.  |  |   |   |
| <b>1300. Additional Settlement Charges</b>                 |  |   |   |
| 1301.  | Survey to Precision Surveyors  |   | \$378.88  |
| 1302.  | Pest inspection  |   |   |
| 1303.  | Loss Mitigation fee  | \$2,500.00  |   |
| 1304.  | Transfer fee to Community Mgmt Solutions   | \$100.00  |   |
| 1305.  | Transfer fee (Clear Lake Blvd) to CIA Services SW                                    | \$150.00  |   |
| 1306.  |  |   |   |
| 1307.  |  |   |   |
| 1400.  | <b>Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>   | <b>\$4,278.00</b>                                 | <b>\$7,850.30</b>                               |