



Vericrest Financial, Inc., successor to
The CIT Group/Consumer Finance, Inc.
715 South Metropolitan Avenue
P.O. Box 24610
Oklahoma City, OK 73108
Tel: 866-850-0968
Fax: 405-553-4705

SHORT SALE DEMAND

JUNE 21, 2010

LINDA J BELL
2706 WHEELER STREET
HOUSTON, TX 77004

RE: Short Sale of Property: Linda J Bell - Account Number: 00009501454400

2706 Wheeler Street
Houston, TX 77004

This letter serves to confirm that Vericrest Financial, Inc., successor to The CIT Group/Consumer Finance, Inc. has approved a short sale for the mortgaged property located at the above address, subject to the following stipulations.

1. The closing (settlement date) and funding to be no later than **07/26/2010**.
2. The contract sales price is not less than **\$82,000.00** (counter offer to sales prices which represents fair market value). The property is to be sold "AS IS" condition.
3. The real estate agent's commissions to be withheld from the net proceeds check is not greater than **\$4,050.80** or **4.90%** (% of the contract sales prices).
4. The seller's settlement charges to be withheld from the net proceeds check are not greater than **\$5,526.61**. Any additional fees/costs associated with the sale must be negotiated among and paid for by the Seller, buyer, and /or Real Estate Agent.
5. The actual payoff due through **07/26/2010** is estimated at **\$242,557.74**. The payoff includes unpaid principal balance, accrued interest, late charges, negative escrow reserve, and delinquency expenses. If there is a positive escrow reserve balance, it will be credited to the payoff figure.
6. The net proceeds check (short payoff) to Vericrest at closing is not less than **\$66,423.00**. Providing all terms and conditions have been met, this letter serves as Vericrest's payoff (final demand) statement.
7. The "shortfall" due to Vericrest is estimated at **\$175,834.74**. The following conditions must be met:
 - a. The estimated balance of **\$175,834.74** is a Chargeoff to Vericrest.
 - b. The Customer(s) shall not receive any cash from the sale and the HUD-1 shall provide that no cash is paid to Customer(s) from the closing or paid outside of closing as a result of the sale of the property.
 - c. The Customer(s) authorize Vericrest to disclose the terms and conditions of this letter to any buyer, real estate agent, attorney, settlement agent or other party to the sale of the property as Vericrest may deem reasonable and necessary to the sale of the property.
8. Within 24 hours (one business day) after closing, the closing agent/attorney is to forward to Vericrest:
 - a. A copy of full-executed sales contract with all addenda.
 - b. A copy of the fully executed HUD-1 Settlement.
 - c. Closing agent/attorney "good funds" (Net Proceeds) made payable to Vericrest Financial, Inc. in an amount of not less than **\$66,723.00**.
 - d. Customer's fully-executed Promissory Note in the amount of **\$0.00** made payable to Vericrest Financial, Inc.

Preforeclosure Specialist

Your short cut to foreclosure freedom

INVOICE

DATE:	5/27/2010
INVOICE #	Wheeler
Customer ID	2706

BILL TO:
 2706 Wheeler Street
 Houston TX 77004
 Loan # 9501454400 Vericrest Financial

SHIP TO (if different):
 Stewart Title ATTN Cindy Cruz or Palash
 1980 Post Oak
cynthia.cruz@stewart.com
 Jeanette Palash c/o SB Housing as buyer to pay fee

Linda Bell and John Bell
 713 523 0655 , 832 594 8740

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ITEM #	DESCRIPTION	QTY	UNIT PRICE	TOTAL
4/19/2010	Short Sale file sent from sudhoff properties. Loan Balance \$242,557.74	1	500.00	500.00
4/21/2010	Postpone forelclosure for May 1 , 2010	82,500		0.00
5/2/2010	Richard Sowell 480 455 3550 Rsowell@loanresolution.com	0.5	375.00	187.50
5/11/2010	Received pre- approval to Net LoanResolution 75.680	0.75	400.00	300.00
5/13/2010	Submit Tax Bill, Log report, email norma disclosure & note	2	250.00	500.00
5/20/2010	Approved HUD offer \$82,000, net \$66,423, 2nd lien payoff	2	275.00	1,250.00
6/11/2010	Laughlin@LRC.com. X 3502 Sarah Approved \$10K less than what said	1	162.50	162.50
6/22/2010	Approval Letter via email, sent to escrow, buyers for closing	1	100.00	100.00

SUBTOTAL	\$3,000.00
TAX RATE	
TAX	\$0.00
S & H	\$0.00
OTHER	\$0.00
TOTAL	\$3,000.00

Special Comments or Special Instructions
 1. Countrywide as 2nd lien, bank paid \$6,000
 2. Please include the invoice number on your check
This invoice \$3,000 will be paid by SB Housing as buyer

If you have any questions about this Invoice, please contact
 [Julie, 713 827 3100, jn@houstonpreforeclosure.com]

Make all checks payable to
Preforeclosure Specialist

Thank You For Your Business!

Please detach the portion below and return it with your payment.

REMITTANCE

Preforeclosure Specialist

PO BOX 27740
 LAS VEGAS NV 89126

DATE	5/27/2010
INVOICE #	Wheeler
Customer ID	2706

AMOUNT ENCLOSED

Countrywide Asset Management, LLC
101 Convention Center Drive, Ste 700, Las Vegas, NV 89109
Phone 866-633-CWAM or 713-827-3100 Fax 866-633-2926

Date: June 22, 2010
To: Cynthia Cruz c/o Stewart Title
From: Countrywide Asset Management, LLC
Subject: Loan Payoff Statement: 2706 Wheeler St., Houston, TX 77004

Payoff Transmittal Instructions

Please **Wire Transfer** the payoff amount to **Countrywide Asset Management, LLC** as follows:

Via Bank Wire Transfer
Countrywide Asset Management, LLC
ABA# 113000023 (Bank of America)
For Further Credit to: Countrywide
Account: 005780112899
Reference: 2706 Wheeler St., Houston, TX 77004

We only accept wire transfers. Do not mail or deliver a payoff check to Countrywide Asset Management, LLC

Loan Payoff Amount

The loan payoff on this property as of **June 22, 2010** is:

Current Payoff Amount	5606.00
Payoff Statement Fee	30.00
Interest	<u>364.00</u>
Total	6000.00

If this transaction doesn't close by July 14, 2010, call for revised payoff.

Sincerely,

/Payoff Department

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan			6. File number:	7. Loan number:	8. Mortgage Insurance Case number:
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins.	1020134757		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

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.s.*)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: SB Housing 9121 Elizabeth Road Houston TX 77055	E. Name & Address of Seller: John and Linda Bell 2706 Wheeler Houston TX 77004	F. Name & Address of Lender: Aegis Funding
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G. Property Location: 2706 Wheeler Houston TX 77004	H. Settlement Agent: PRELIMINARY SETTLEMENT STATEMENT Place of Settlement: Stewart Title	I. Settlement Date: 07/26/2010
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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	82,000.00	401. Contract sales price	82,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	0.00	403.	
104. Loss Mitigation paid by buyer	3,000.00	404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
105. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	85,000.00	420. Gross Amount Due To Seller	82,000.00
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due To Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	5,526.61
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	66,423.00
205.		505. Payoff of second mortgage loan	6,000.00
206.		506. Loss Mitigation	3,000.00
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	1,050.39
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	0.00	520. Total Reduction Amount Due Seller	82,000.00
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from borrower (line 120)	85,000.00	601. Gross amount due to seller (line 420)	82,000.00
302. Less amounts paid by/for borrower (line 220)	(0.00)	602. Less reductions in amt. due seller (line 520)	(82,000.00)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	85,000.00	603. Cash <input type="checkbox"/> To <input checked="" type="checkbox"/> From 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. Preliminary HUD for negotiating Purposes.

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 \$	82,000.00	@ 0.00% % =	\$4,050.80		
Division of Commission (line 703) as follows:					
701. \$		to Sudhoff Properties			
702. \$		to Enterprise Realty Group			
703. Commission paid at Settlement					4,050.80
704. T					
900. Items Payable in Connection With Loan					
801. Loan Origination Fee	0.00%	%			
802. Loan Discount	0.00%	%			
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee					
806. Mortgage Insurance Application Fee to					
807. Assumption Fee					
808. Processing Fee (Mortgage Broker-Buyers Choice)					
809. Underwriting Fee (Lender-Buyers Choice)					
810. Wire Transfer Fee					
811.					
900. Items Required By Lender To Be Paid In Advance					
901. Interest from		to @ \$	/day		
902. Mortgage Insurance Premium for			months to		
903. Hazard Insurance Premium for			years to		
904.			years to		
905.					
1000. Reserves Deposited With Lender					
1001. Hazard insurance	months @ \$		per month		
1002. Mortgage insurance	months @ \$		per month		
1003. City property taxes	months @ \$		per month		
1004. County property taxes	months @ \$		per month		
1005. Annual assessments	months @ \$		per month		
1006.	months @ \$		per month		
1007.	months @ \$		per month		
1008.	months @ \$		per month		
1100. Title Charges					
1101. Settlement or closing fee		to Stewart Title			305.88
1102. Abstract or title search		to			
1103. Title examination		to			
1104. Title Insurance binder		to			
1105. Document preparation		to			
1106. Notary fees		to			31.00
1107. Attorney's fees		to			150.00
(includes above items numbers:)					
1108. Title insurance		to UCC Plus Owners Policy to Stewart Title			891.00
(includes above items numbers:)					
1109. Lender's coverage	\$	235.00			
1110. Owner's coverage	\$	891.00			
1111.					
1112.					
1113.					
1200. Government Recording and Transfer Charges					
1201. Recording fees: Deed \$	20.00	; Mortgage \$	75.00	; Releases \$	50.00
1202. City/county tax/stamps: Deed \$; Mortgage \$			69.95
1203. State tax/stamps: Deed \$; Mortgage \$			
1204.					
1205.					
1300. Additional Settlement Charges					
1301. Survey		to			
1302. Pest inspection to					
1303.					
1304.					
1305.					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				0.00	5,526.81

Preforeclosure Specialist, LLC – Loss Mitigation Facilitators
101 Convention Center Dr. Ste.700
Las Vegas, NV 89109
Fax all offers to: (713) 827-3102

Short Sale Disclosure & Instruction Form – Real Estate Purchase Agreement

This Purchase Agreement read and signed here on April 23, 2010, is between LINDA J. BELL AND JOHN M. BELL (seller) and _____ (buyer), concerning the property located at 2706 WHEELER ST., HOUSTON, TX 77004.

1. Forms for completed package of Purchase Agreement

Offers must include all of the following:

- Proof of Funds and/or Pre-Approval Letter (not pre-qualification).
- Fully executed contract with Seller's Disclosure and all addendums presently listed in MLS.
- Copies of checks for Earnest Money and Option Fee (if applicable).

2. Creditor Approval Requirements, Assumption of Risk in Termination of Transaction

This is a short sale; therefore, the contract and its sales price, while active and effective, is subject to the final approval by the Seller's Creditor. Buyer and Seller acknowledge that the finalization of this short sale transaction will be conclusively determined at the discretion of the Creditor. Inability to obtain the timely consent of Creditor may result in termination or failure in closing of sale. If the payoff does not receive final approval by Seller's lender, then the Seller has the right to cancel arrangements. At any point prior to the acceptance of terms of the Real Estate Purchase Agreement by the Creditor, Buyer may cancel the proposed Real Estate Purchase Agreement for any reason without penalty, and any Earnest Money deposit shall be refunded to the Buyer (See term #4 for exclusions).

Without written approval by Creditor, Buyer acknowledges that there are no warranties for the successful closing of the sales transaction. Such transactions often require extended and indeterminate periods of negotiation with the Creditor to secure written resolution. Until closing, any expenditure of time, finances or other considerations by Buyer in expectancy of a successful closing shall be pursued solely at Buyer's own risk. There is no financial liability on behalf of the Seller, nor against Houston Preforeclosure, for damages or equitable relief should there be failure to obtain Creditor approval and the transaction is terminated. Seller's creditors may include, but are not limited to, institutional lenders, mortgage insurers, federal, state and local tax authorities and private parties.

3. Amendments to Closing Date

Should Creditor's approval of the transaction cause extensive delays to the closing process, the listing agent may amend the closing date at his/her discretion without penalty to the Buyer.

4. Earnest Money

Upon execution of this Purchase Agreement, Buyer will pay an earnest money deposit at a minimum of \$1000.00. The deposit check must be made out to STEWART TITLE COMPANY at

1980 POST OAK Houston, TX 77056 ATTENTION: CYNTHIA CRUZ AS ESCROW OFFICER.

The deposit shall be held in escrow until the closing of the sale or until notification by the Buyer or Seller that the transaction has been terminated. At the completion of the sale, the earnest money deposit shall be applicable as credit towards the final Purchase Price. Should the sale agreement be terminated, the Buyer must notify the Seller before the end of the seventh day after Seller has received the Title Report in order to receive a full refund of the deposit. Should notification of termination be made after the seventh day, the Title Company shall transfer the deposit to the Seller's account as damages. Copies of the Earnest Money check are to be included in the Purchase Agreement package.

5. Property Condition

The property is sold in the precise condition as it is marketed at initial time of sales agreement. Seller is not obligated to arrange for or finance any repairs on the sale property regardless of the condition of any components, facilities, systems, etc. Seller is not financially liable for any property deficiencies or malfunctions.

6. Option Period

Option Period (if desired) is permitted at a maximum time span of 10 days. A minimum of \$1,000.00 shall be marked for payment. Checks must be made out to: **Preforeclosure Specialist, as Trustee. Mail to: PO BOX 27740 LAS VEGAS, NV 89126.**

7. Inspections of Property

The Buyer is solely and wholly responsible for total financial expenses in making any and all arrangements in hiring a licensed TREC inspector and having any inspections and/or analyses conducted on the specified property.

8. Real Estate Survey and Home Warranties

Surveys and/or Home Warranties paid for by the Seller are not permissible. All surveys administered are at the sole cost and expense of the Buyer.

9. Request for Seller's Contribution

Amount of seller's contribution is contingent upon the Seller obtaining written consents from the Creditor(s) permitting the agreed upon percentage in Seller's Contribution (reduction of the Total Purchase Price) to give the Buyer the right to give the transaction and to transfer marketable title to the Buyer. Buyer may request up to 3% Seller's Contribution; if Buyer deems it necessary. All finalized agreements for Seller Contribution require the Creditor's written approval.

10. Waivers, Modifications, Amendments

All covenants or modifications to terms must be made in writing. At time of closing, all rates, terms, and conditions of the Real Estate Purchase Agreement shall become binding upon all parties. The Purchase Agreement defines the agreed transactions between both Buyer and Seller and may not be unilaterally waived, modified, or amended by one party without the written consent of the other. Buyer acknowledges that one or more of the Creditors may require any change(s) in the terms of this transaction. However, neither Buyer nor their respective Brokers shall be legally required to consent to any proposed change of terms, though the declination of its proposed terms may result in a failure to close the sale.

11. Closing Date Time Restrictions and Terms of Extension

Jun 11 2010 10:52AM

p. 3

Upon written notification of Seller's Lender approval by Preforeclosure Specialist, LLC, Buyer must close within 14-21 business days or the contract Close Date, whichever is earlier. If an extension is appealed and granted to close after the specified date, Buyer agrees to pay \$100 per diem per day in advance.

12. Liabilities/ Payments and Fees

All parties involved acknowledge that Preforeclosure Specialist, LLC is acting as a THIRD PARTY Loss Mitigation Facilitator. HoustonPreforeclosure.com facilitates the means for the Purchaser to accomplish a sales transaction with the Seller and is not in any way liable nor to be held responsible for the actual outcome of the sale. The Facilitator fee for such service is 5% with a charge \$3000 Premium per lien. At closing, the fee will be directly transferred from the Seller's funds to Preforeclosure Specialist, as trustee. However, Buyer is liable for any deficiencies in Seller and Seller's Creditor ability in covering full payment. Transference of the remaining balance will take place after closing of sale.

X Linda Bell

Seller Signature

X Linda Bell

Seller Printed Name

James J. Man

Buyer Signature

NOVA JEAN MOORE

Buyer Printed Name

Buyer Signature

Buyer Printed Name

Paula Sperry 0153675
Buyer Agent Signature and Trac License #

6/21/2010

Date

2700 Wheeler Houston, TX 77004

Property Address

6/18/2010 1:43:53 PM

A. Settlement Statement		U.S. Department of Housing and Urban Development		OMB Approval No. 2502-0265	
B. Type of Loan					
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Urins.	6. File Number: 1020134757	7. Loan Number:	8. Mortgage Insurance Case Number:
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.					
D. Name & Address of Borrower:					
E. Name & Address of Seller: John M. Bell, 2706 Wheeler Street, Houston, TX 77004 Linda J. Bell, 2706 Wheeler Street, Houston, TX 77004					
F. Name & Address of Lender:					
G. Property Location: 2706 Wheeler Street Houston, Texas 77004 Lot 8, Block 22, Washington Terrace Subdivision, Harris County, Texas					
H. Settlement Agent: Cynthia B. Cruz, 127-Stewart Title Company, 1980 Post Oak Blvd., Suite R2C, Houston, TX 77056, (713)627-1310					
I. Settlement Date: 6/30/2010 Proration Date: 6/30/2010 Disbursement Date: 6/30/2010					
J. Summary of Borrower's Transactions			K. Summary of Seller's Transactions		
100. Gross Amount Due from Borrower			401. Contract sales price		\$109,000.00
101. Contract sales price		\$109,000.00	402. Personal property		
102. Personal property			403.		
103. Settlement charges to borrower (line 1400)		\$184.00	404.		
104. Loss Mitigation to Preforeclosure specialist		\$3,000.00	405.		
105.			406. City/town taxes		
Adjustments for items paid by seller in advance			Adjustments for items paid by seller in advance		
106. City/town taxes			407. County taxes		
107. County taxes			408. Assessments		
108. Assessments			409.		
109.			410.		
110.			411.		
111.			412.		
112.			413.		
120. Gross Amount Due from Borrower		\$112,184.00	420. Gross Amount Due to Seller		\$109,000.00
Adjustments for items paid by borrower			Adjustments for items paid by borrower		
201. Deposit or earnest money			501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)			502. Settlement charges to seller (line 1400)		\$5,584.95
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff of first mortgage loan to Vericrest		\$75,680.00
205.			505. Payoff of second mortgage loan to Countrywide		\$6,000.00
206.			506. Loss Mitigation to Preforeclosure Specialist		\$3,000.00
207.			507. abstract to need payoff of ABtract		\$7,993.88
208. Seller contribution		\$6,601.51	508. Seller contribution		\$6,601.51
209.			509.		
Adjustments for items prepaid by seller			Adjustments for items prepaid by seller		
210. City/town taxes			510. City/town taxes		
211. County taxes 1/1/2010 to 6/30/2010		\$1,139.88	511. County taxes 1/1/2010 to 6/30/2010		\$1,139.88
212. Assessments			512. Assessments		
213.			513.		
214.			514.		
215.			515.		
216.			516.		
217.			517.		
218.			518.		
219.			519.		
220. Total Paid by/for Borrower		\$7,741.17	520. Total Reduction Amount Due Seller		\$109,000.00
Adjustments for items prepaid by borrower			Adjustments for items prepaid by borrower		
301. Gross amount due from borrower (line 120)		\$112,184.00	601. Gross amount due to seller (line 420)		\$109,000.00
302. Less amounts paid by/for borrower (line 220)		(\$7,741.17)	602. Less reductions in amount due seller (line 520)		(\$109,000.00)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		\$104,442.83	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller		\$0.00

6/18/2010 1:43:53 PM

File Number: 1020134757

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 \$109,000.00 @ 6.000000% = \$6,540.00			
	Division of commission (line 700) as follows:			
701.	\$3,270.00 to Sudhoff Properties			
702.	\$3,270.00 to <<Selling Agent>>			
703.	Commission paid at settlement \$6,540.00			\$6,540.00
704.				
Fees Paid by Borrower on Loan				
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.				
Fees Paid by Lender on Loan				
901.	Interest from			
902.	Mortgage insurance premium for			
903.	Hazard insurance premium for			
904.				
905.				
Fees Paid by Seller on Loan				
1001.	Hazard insurance			
1002.	Mortgage insurance			
1003.	City property taxes			
1004.				
1005.	Annual assessments			
1006.				
1007.				
1008.				
1009.				
Title Charges				
1101.	Settlement or closing fee to Stewart Title Company			\$750.00
1102.	Abstract or title search			
1103.	Title examination			
1104.	Title insurance binder			
1105.	Document preparation			
1106.	Notary fees			
1107.	Attorney's fees to Morris, Lendals			\$150.00
	Includes above item numbers:			
1108.	Title Insurance to Stewart Title Company			\$891.00
	Includes above item numbers:			
1109.	Lender's coverage			
1110.	Owner's coverage \$109,000.00			\$891.00
1111.	State of Texas Policy GTY fee to Stewart Title Policy Guaranty Fee			\$5.00
1112.	Tax cert to Stewart Title Company			\$94.95
1113.	Escrow fee to Stewart Title Company	\$125.00		\$125.00
1114.	Messenger copy to Stewart Title Company	\$25.00		\$25.00
1115.	electronic Records to Stewart Title Company	\$6.00		\$6.00
Government Recording and Transfer Charges				
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.				
Additional Settlement Charges				
1301.	Survey			
1302.	Pest inspection			
1303.				
1304.				
1305.				
1306.				
1307.				
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$184.00	\$6,584.95