

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT Fidelity National Title Insurance Company		B. TYPE OF LOAN 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> Conv. Unins 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins 6. ESCROW NUMBER: 06-00216080-21-SE 7. LOAN NUMBER: 37602731121353648021 8. MORTGAGE INSURANCE NUMBER:		OMB 2502-0265
NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING; THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.				
D. NAME OF BORROWER: Arturo Betancourt		E. NAME OF SELLER: Vinh Truong		F. NAME OF LENDER: First Magnus Financial Corporation, an Arizona Corporation 7000 North Mopac, Suite 100 Austin, TX 78731
G. PROPERTY LOCATION: 3713 Colleen Meadows Circle Houston, TX 77080 Lot 7 Block 1 Binglewood Section 6		H. SETTLEMENT AGENT: Fidelity National Title Insurance Company PLACE OF SETTLEMENT: 1900 W. Loop S. #1425 Houston, TX 77027		I. SETTLEMENT DATE: 03/10/06
J. SUMMARY OF BORROWER'S TRANSACTIONS			K. SUMMARY OF SELLER'S TRANSACTIONS	
100. GROSS AMOUNT DUE FROM BORROWER			400. GROSS AMOUNT DUE TO SELLER	
101. Total Consideration	135,000.00		401. Total Consideration	135,000.00
102. Personal Property			402. Personal Property	
103. Settlement charges to borrower (line 1400)	8,821.07		403.	
104.			404.	
105.			405.	
Adjustments: Items Paid by Seller in Advance			Adjustments: Items Paid by Seller in Advance	
106. City/Town Taxes			406. City/Town Taxes	
107. County Taxes			407. County Taxes	
108. Assessments			408. Assessments	
109.			409.	
110.			410.	
111.			411.	
112.			412.	
113.			413.	
114.			414.	
115.			415.	
116.			416.	
117.			417.	
118.			418.	
120. GROSS AMOUNT DUE FROM BORROWER	143,821.07		420. GROSS AMOUNT DUE TO SELLER	135,000.00
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 inst.)	
202. Principal Amount of New Loan(s)	108,000.00		502. Settlement charges to seller (line 1400)	621.14
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to	
204. Seller paid Buyers closing costs	4,050.00		504. Seller paid Buyers closing costs	4,050.00
205. Option Money	100.00		505. Option Money	100.00
206. 2nd New Loan	27,000.00		506. Payoff To Wells Fargo - Payoff Processing	33,581.39
207.			507. Payoff To Washington Mutual	36,296.62
208.			508. Payoff To City of Houston	1,900.00
209.			509. Payoff To Irwin Mortgage Corporation	73,066.16
Adjustments: Items Unpaid by Seller			Adjustments: Items Unpaid by Seller	
210. City/Town taxes			510. City/Town Taxes	
211. County Taxes fr 01/01/06 to 03/10/06	242.77		511. County Taxes fr 01/01/06 to 03/10/06	242.77
212. Assessments			512. Assessments	
213. ISD Taxes fr 01/01/06 to 03/10/06	289.05		513. ISD Taxes fr 01/01/06 to 03/10/06	289.05
214.			514.	
215.			515.	
216.			516.	
217.			517.	
218.			518.	
219.			519.	
220. TOTAL PAID BY/FOR BORROWER	139,681.82		520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER	150,147.13
300. CASH AT SETTLEMENT FROM/TO BORROWER			600. CASH AT SETTLEMENT FROM/TO SELLER	
301. Gross amount due from borrower (line 120)	143,821.07		601. Gross amount due to seller (line 420)	135,000.00
302. Less amounts paid by/for borrower (line 220)	139,681.82		602. Less reduction in amount due seller (ln 520)	150,147.13
303. CASH (XX FROM) (TO) BORROWER	4,139.25		603. CASH (XX FROM) (TO) SELLER	15,147.13

L. SETTLEMENT STATEMENT		Escrow: 06-00216080-21-SE	
700. TOTAL SALES/BROKER'S COMMISSION based on price \$135,000.00 @ 0.00% = \$0.00		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:			
701.			
702.			
703.			
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	Green Mountain Mortgage	1,575.00	
802. Loan Discount			
803. Appraisal Fee	Verappraise, Inc.	325.00	
804. Credit Report			
805. Lender's Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Funding Fee - First Magnus Financial Corporation, an Arizona Corporation		75.00	
808. Processing Fee	Green Mountain Mortgage	425.00	
809. Broker Fees	Green Mountain Mortgage	1,111.25	
810. Yield Spread Premium	\$405.00 to Green Mountain Mortgage paid by First Magnus		
811. Courier Fees	Green Mountain Mortgage	70.00	
812. Cost to Broker	Cost to Broker (\$978.75)		
813. Administration Fee - First Magnus Financial Corporation, an Arizona Corporation		990.00	
814. Other Charges - See Attached		162.94	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Int @ \$19.88 /day 03/10/06 to 04/01/06 - First Magnus Financial Corporation, an Arizona Corporation		437.25	
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium to Armadillo Insurance Group, LLC		1,341.00	
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance	months @ \$ per month		
1002. MIP Impounds for 0 months @ \$0.00 per month - First Magnus Financial Corporation, an Arizona			
1003. City Property Taxes	months @ \$ per month		
1004. County Property Taxes	months @ \$ per month		
1005. Annual Assessments	months @ \$ per month		
1006.			
1007.			
1008.			
1100. ESCROW AND TITLE CHARGES			
1101. Settlement or closing fee to	Fidelity National Title Insurance Company	300.00	300.00
1102. Abstract or Title Search			
1103. Title Examination			
1104. Title Insurance Binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney Fees		75.00	85.00
1108. Title Insurance	Fidelity National Title Insurance Company	1,164.00	
1109. Mortgagee's coverage - Simultaneous with Owners Policy \$108,000.00 @ \$100.00			
1110. Owner's coverage Simultaneous with Mortgagee Policy \$135,000.00 @ \$1,064.00			
1111. Endorsement Fee(s) 0700 0710 0810 0885 0884		120.75	
1112. Tax Certificate payable to National Tax Net			59.75
1113. State of Texas Guaranty Fee (Owners)		1.00	
1114. State of Texas Guaranty Fee (Mortgagees)		1.00	
1115. Copies/Restrictions			22.39
1116. Other Charges - See Attached		90.00	25.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees: Deed \$ 24.00 Mortgage \$80.00 Releases \$64.00		104.00	64.00
1202. City/County tax/stamps: Deed \$ Mortgage \$			
1203. State tax/stamps: Deed \$ Mortgage \$			
1204. Notice of Restrictions		24.00	
1205. Misc. Recordings - 2nd Lien Daed of Trust		50.00	
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey - Reno & Associates		378.88	
1302. Pest Inspection to			
1303. Preparation of Release of Lis Pendens - Holladay, Mullins and Bray			65.00
1304.			
1305.			
1306.			
1307.			
1308.			
1309.			
1310.			
1311.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		8,821.07	621.14