

01/08/2008 12:18 FAX 281 530 4220

AMERICAN TITLE CO.

003

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Form Approved OMB No. 2502-0265
HUD-1 (3-86)RESPA, HB 1305.2

AMERICAN TITLE COMPANY
OF HOUSTON

B. TYPE OF LOAN Conventional Uninsured

6. FILE NO. H 2007 KR 618214-N (510)

7. LOAN NO. 19710663
MORTGAGE TMS.

8. CASE NO.

SETTLEMENT STATEMENT

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 OF BORROWER AND ADDRESS
DIAMARA HARRIS
15222 SNOW HILL COURT
SUGAR LAND, TX 77478

E. NAME OF SELLER AND ADDRESS
TRUNG DANG

F. NAME OF LENDER AND ADDRESS
PLAZA HOME MORTGAGE, INC.
17804 PRESTON ROAD, SUITE 1270
DALLAS, TX 75252

G. PROPERTY LOCATION
15222 SNOW HILL COURT
SUGAR LAND, TX 77478

H. SETTLEMENT AGENT PLACE OF SETTLEMENT
AMERICAN TITLE CO. OF HOUSTON
12000 Bellaire Boulevard
Suite 138-B
Houston, TX 77072

I. SETTLEMENT DATE
DECEMBER 18, 2007
PRORATION DATE
DECEMBER 18, 2007

J. Summary of Borrower's Transaction

100. GROSS AMOUNT DUE FROM BORROWER		
101. Contract sales price		165,500.00
102. Personal property		
103. Settlement charges to borrower (line 100)		6,799.98
104. FORT BEND MUD FORT BEND 119K WHEELER	12/18/2007 to 12/31/2007	57.73
105. Adjustments for items paid by seller in advance		
106. City/town taxes		
107. County taxes		
108. Assessments		
109.		
110.		
111.		
112.		
120. Gross Amount Due From Borrower		192,347.71
200. Amounts Paid By Or In Behalf Of Borrower		
201. Deposit or earnest money		1,000.00
202. Principal amount of new loan(s)	PLAZA HOME MORTGAGE, INC.	148,000.00
202a. Principal amount of new loan(s)	CERTIFIED FUNDING, L.P.	27,750.00
203. Existing loan(s) taken subject to		
204.		
205.		
206.		
207.		
208.		
209. Adjustments for items unpaid by seller		
210. City/town taxes		
211. County taxes		
212. Assessments		
213.		
214.		
215.		
216.		
217.		
218.		
219.		
220. Total Paid By/For Borrower		176,750.00
300. Cash At Settlement From/To Borrower		
301. Gross Amount due from borrower (line 120)		192,347.71
302. Less amounts paid by/for borrower (line 220)		176,750.00
303. Cash From Borrower		16,597.71

01/08/2008 12:18 FAX 281 530 4228

AMERICAN TITLE CO.

004

Form Approved OMB No. 2502-0265
 HUD-1 (3-06)RFSPA, HB 4305.2

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

B. TYPE OF LOAN Conventional Uninsured

AMERICAN TITLE COMPANY
 OF HOUSTON

6. FILE NO. H 2007 KR 618216-M (570)

7. LOAN NO. 19710053

MORTGAGE INS.

8. CASE NO.

SETTLEMENT STATEMENT

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

D. NAME OF BORROWER AND ADDRESS
 CHAMARA HARRIS
 15222 SNOW HILL COURT
 SUGAR LAND, TX 77478

E. NAME OF SELLER AND ADDRESS
 TRUNG QANG

F. NAME OF LENDER AND ADDRESS
 PLAZA HOME MORTGAGE, INC.
 17304 PRESTON ROAD, SUITE 1270
 DALLAS, TX 75252

G. PROPERTY LOCATION
 15222 SNOW HILL COURT
 SUGAR LAND, TX 77478

H. SETTLEMENT AGENT PLACE OF SETTLEMENT
 AMERICAN TITLE CO. OF HOUSTON
 12000 Bellaire Boulevard
 Suite 138-B
 Houston, TX 77072

I. SETTLEMENT DATE
 DECEMBER 18, 2007
 PRORATION DATE
 DECEMBER 18, 2007

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller			
401. Contract sales price			185,500.00
402. Personal property			
403.			
404.			
405.			
Adjustments for items paid by seller in advance			
406. City/town taxes			
407. County taxes			
408. Assessments			
409.			
410.			
411.			
412.			
420. Gross Amount Due To Seller			185,500.00
500. Reductions in Amount Due To Seller			
501. Excess deposit (see instructions)			
502. Settlement charges to seller (line 1400)			13,446.76
503. Existing loan(s) taken subject to			
504. Payoff of first mortgage loan	AMERICA'S SERVICING COMPANY		166,061.38
505. Payoff of second mortgage loan	AST		1,000.00
506.			
507.			
508.			
509.			
Adjustments for items unpaid by seller			
510. City/town taxes			
511. County taxes			
512. Assessments			
513. County Taxes	HARRIS COUNTY	1/01/2007 to 12/31/2007	1,036.79
514. SCHOOL TAXES	FORT BEND ISD	1/01/2007 to 12/31/2007	2,508.00
515. FORT BEND MUD	FORT BEND 119% WHEELER	1/01/2007 to 12/18/2007	1,447.07
516.			
517.			
518.			
519.			
520. Total Reduction Amount Due Seller			185,500.00
600. Cash At Settlement To/From Seller			
601. Gross amount due to seller (line 420)			185,500.00
602. Less reductions in amt. due seller (line 520)			185,500.00
603. Cash From Seller			.00

01/08/2008 12:18 FAX 281 530 4226

AMERICAN TITLE CO.

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FILE NUMBER: 618216-M		PAY FROM BORROWER'S FUNDS AT SETTLEMENT	PAY FROM SELLER'S FUNDS AT SETTLEMENT
Settlement Charges			
700	Total Sales/Brokers Commission based on price	185,500.00 @ 5% = 8,797.42	
Division of Commission (line 700) as follows:			
701	\$ 4,321.12	REMAX GALLERIA	
702	\$ 4,476.30	REALM PROFESSIONAL	
703	Commission paid at Settlement		8,797.42
704			
Items Payable In Connection With Loan			
801	Loan Origination Fee	LONE STAR REALTY MORT.	1,480.00
801a	LOAN ORIGINATION FEE	CERTIFIED FUNDING, L.P.	300.00
802	Loan Discount		
803	Appraisal Fee		
804	Credit Report		
804a	CREDIT REPORT	CREDIT PLUS	30.00
805	Lender's Inspection Fee		
806	Mortgage Ins. App. Fee		
807	Assumption Fee		
808	BROKER FEE	LONE STAR REALTY MORT	500.00
809	PROCESSING FEE	LONE STAR REALTY MORT	600.00
810	ADMINISTRATION FEE	PLAZA HOME MORTGAGE, INC.	715.00
811	DALLAS CLOSING FEE	PLAZA HOME MORTGAGE, INC.	75.00
811a	DALLAS DOC PREP	BLACK, MANN & GRAHAM	25.00
811b	COURIER FEE	LONE STAR REALTY MORT	25.00
811c	ASSIGNMENT OF LIEN	CERTIFIED FUNDING, L.P.	24.00
811d	FLOOD CERTIFICATE	CERTIFIED FUNDING, L.P.	15.00
811e	YIELD SPREAD PREM.	LONE STAR REALTY MORT	3,398.12 (p.o.c.)
Items Required By Lender To Be Paid In Advance			
901	Interest from 12/18/2007 to 1/01/2008 @	26,8630 /day	376.08
902	Mortgage Insurance Premium for		
903	Hazard Insurance Premium for	1 years to NATIONAL INSURANCE	1,143.00
904			
905			
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	
1009	AGGREGATE ADJUSTMENT	months @ \$ per month	.00 .00
Title Charges			
1101	Settlement or closing fee		
1102	Abstract or title search		
1103	Title examination		
1104	Title insurance binder		
1105	Document preparation	VU DINH, ATTY	150.00
1106	Notary fees	MUSKEETERS ESCROW SERVICES	10.00
1107	Attorney's fees		
1108	Title Insurance	AMERICAN TITLE COMPANY OF HOUSTON AMERICAN TITLE COMPANY OF HO 951.78 VU DINH, ATTY 951.78	566.90 (1st 1,099.00 (2nd 237.65)
(Includes above item numbers: 1101, 1102, 1103)			
1109	Lender's coverage	175,750.00	
1109a	Lender's coverage	27,500.00	
1110	Owner's coverage	180,550.00	
1111	Escrow fees	MUSKEETERS ESCROW SERVICES	390.00
1112	Restrictions		390.00
1112a	Texas Policy Guaranty Fee	AMERICAN TITLE OF HOUSTON/GUARANTY FEE	2.00
1113	The amount of \$951.78, a portion of the total premium shown on line 1104 & 1108, is being paid to VU DINH, ATTY.		1.00
1114	Tax Certificate	PROCESSING SOLUTIONS INC	65.00
1114a	EXPRESS MAIL	MUSKEETERS ESCROW SERVICES	45.00
1114b	MESSENGER SERVICE	MUSKEETERS ESCROW SERVICES	25.00
Government Recording and Transfer Charges			

Seller: *Truong Dang* Date: _____ Purchaser: *Chamara Harris* Date: *12/19/07*
 Seller: _____ Date: _____ Purchaser: _____ Date: _____

01/08/2008 12:18 FAX 281 530 4220

AMERICAN TITLE CO.

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SETTLEMENT CHARGES CONT. FILE NUMBER: 610215-M

		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
1201.	Recording Fees: Warranty Deed AMERICAN TITLE COMPANY OF HOUSTON		28.00
1202.	City/county/stamps: Deed \$; Mortgage \$		
1203.	State tax/stamps: Deed \$; Mortgage \$		
1204.	Delivery Fee	65.00	
1205.	DEED OF TRUST AMERICAN TITLE COMPANY OF HOUSTON		28.00
1205a.	RELEASE AMERICAN TITLE COMPANY OF HOUSTON	40.00	
1205b.	2ND LEIN DEED OF TRUST AMERICAN TITLE COMPANY OF HOUSTON		
1300.	Additional Settlement Charges		
1301.	Survey		
1302.	Pest inspection	125.00	
1303.	H.O.A. TRANSFER FEE STYRLING AST		110.00
1304.	P&I 2006 WOODBRIDGE CAJ		277.90
1305.	P & I 2007 WOODBRIDGE CAJ		82.27
1305a.	MOW FEE PAST DUES WOODBRIDGE CAJ		425.00
1305b.	MAINTENANCE FEE PAST DUES WOODBRIDGE CAJ		425.00
1305c.	MAINTENANCE FEE2006 DUE WOODBRIDGE CAJ		425.00
1305d.	MAINTENANCE FEE2007 DUE WOODBRIDGE CAJ		440.00
1305e.	MAINTENANCE FEE2008 DUE WOODBRIDGE CAJ		25.00
1305f.	2007 DEED D/R WOODBRIDGE CAJ		190.52
1305g.	2007 LATE FEES WOODBRIDGE CAJ	125.00	
1305h.	2007 TRANSFER FLT WOODBRIDGE CAJ		150.00
1305i.	RESALE CERT. WOODBRIDGE CAJ	6,789.98	13,445.76
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		

The undersigned understands the Closing or Escrow Agent has assembled this information representing the transaction from the best information available from other sources and cannot guarantee the accuracy thereof. Any real estate agent or lender involved may be furnished a copy of this Statement. The undersigned understands that tax and insurance prortions and reserves were based on figures for the preceding year or supplied by others or estimates for the current year, and in the event of any change for the current year, all necessary adjustments must be made between Purchaser and Seller direct. The undersigned hereby authorizes TITLE CO. to make expenditures and disbursements as shown above and approves same for payment. We acknowledge receipt of a copy of the SETTLEMENT STATEMENT.

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 or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Seller: Tara H. Nappier, acting by and through Trustee Agent and Attorney in fact. Date: 12/19/07
 Buyer: Chamara Harris Date: 12/19/07
 Seller: _____ Date: _____
 Buyer: _____ Date: _____

We hereby certify that this is a true and correct Statement of the transaction as closed.
 Escrow Officer: Maria P. Gimpoly
 AMERICAN TITLE CO. OF HOUSTON