



A.  
**U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT**  
**SETTLEMENT STATEMENT**

B. TYPE OF LOAN:  
 1.  FHA    2.  FmHA    3.  CONV. UNINS.    4.  VA    5.  CONV. INS.  
 6. FILE NUMBER: 14634-08-00094    7. LOAN NUMBER: 3310501329  
 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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: Jesus A. Salinas Claudia R. Salinas 4514 Forest Home Dr. Missouri City, TX 77459	E. NAME AND ADDRESS OF SELLER: Manesiya Rustamali 1410 Kyle Hill Ln. Sugar Land, TX 77479	F. NAME AND ADDRESS OF LENDER: Bank of America 9000 Southside Blvd Jacksonville, FL 32256
---	--	--

G. PROPERTY LOCATION: 410 Fern Meadow Dr. Missouri City, TX 77459 Fort Bend County, Texas Oyster Creek Village @ Lake Olympia Sec. 3; Blk 1 Lot 5	H. SETTLEMENT AGENT: 58-2451020 North American Title Company Fee Attorney Office  PLACE OF SETTLEMENT 12603 Southwest Freeway, Suite 688 Stafford, TX 77477	I. SETTLEMENT DATE: June 19, 2008  DISBURSEMENT DATE: June 19, 2008
---	--	---

J. SUMMARY OF BORROWER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>	
101. Contract Sales Price	160,500.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	4,328.73
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to	
107. County Taxes to	
108. School Taxes to	
109. HOA Credit to Seller 06/19/08 to 01/01/09	321.31
110.	
111.	
112.	
<b>120. GROSS AMOUNT DUE FROM BORROWER</b>	<b>165,150.04</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>	
201. Deposit or earnest money	1,000.00
202. Principal Amount of New Loan(s)	152,150.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209. Option Fee Credit	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes 01/01/08 to 06/19/08	2,520.36
211. County Taxes to	
212. School Taxes to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. TOTAL PAID BY/FOR BORROWER</b>	<b>155,670.36</b>
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER:</b>	
301. Gross Amount Due From Borrower (Line 120)	165,150.04
302. Less Amount Paid By/For Borrower (Line 220)	( 155,670.36)
<b>303. CASH ( X FROM ) ( TO ) BORROWER</b>	<b>9,479.68</b>

K. SUMMARY OF SELLER'S TRANSACTION	
<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
401. Contract Sales Price	160,500.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes to	
407. County Taxes to	
408. School Taxes to	
409. HOA Credit to Seller 06/19/08 to 01/01/09	321.31
410.	
411.	
412.	
<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>160,821.31</b>
<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	9,818.74
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage to Washington Mutual/06/20	150,692.00
505. Payoff Second Mortgage to EMC Mortgage/06/20	1,000.00
506.	
507. (Deposit disb. as proceeds)	
508.	
509. Option Fee Credit	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes 01/01/08 to 06/19/08	2,520.36
511. County Taxes to	
512. School Taxes to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b>	<b>164,031.10</b>
<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
601. Gross Amount Due To Seller (Line 420)	160,821.31
602. Less Reductions Due Seller (Line 520)	( 164,031.10)
<b>603. CASH ( TO ) ( X FROM ) SELLER</b>	<b>3,209.79</b>

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.

**L. SETTLEMENT CHARGES**

<b>700. TOTAL COMMISSION Based on Price</b>	\$ 160,500.00 @ 4.5000 %	7,222.50		
<i>Division of Commission (line 700) as Follows:</i>				
701. \$ 4,815.00	to Citywide Home Tours			
702. \$ 2,407.50	to Subdivisions, Inc			
703. Commission Paid at Settlement	*See Below for "CDA" Disclosure Info			7,222.50
704.	to			
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>				
801. Loan Origination Fee	% to			
802. Loan Discount	% to			
803. Appraisal Fee	to Homefocus Services, LLC	POCL \$415		
804. Credit Report	to Trans Union, LLC	POCL \$ 80		
805. Tax Service Fee	to Homefocus Services, LLC	POCL \$82		
806. Flood Determination	to Homefocus Services, LLC	POCL\$11		
807. Assumption Fee	to			
808.				
809.				
810.				
811.				
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>				
901. Interest From 06/19/08 to 07/01/08 @ \$ 28.140000/day ( 12 days %)			337.68	
902. Mortgage Insurance Premium for months to				
903. Hazard Insurance Premium for 1.0 years to Allstate			1,952.00	
904.				
905.				
<b>1000. RESERVES DEPOSITED WITH LENDER</b>				
1001. Hazard Insurance	months @ \$	per month		
1002. Mortgage Insurance	months @ \$	per month		
1003. City/Town Taxes	months @ \$	per month		
1004. County Taxes	months @ \$	per month		
1005. School Taxes	months @ \$	per month		
1006.	months @ \$	per month		
1007.	months @ \$	per month		
1008. Aggregate Adjustment	months @ \$	per month		
<b>1100. TITLE CHARGES</b>				
1101. Settlement or Closing Fee	to			
1102. Abstract or Title Search	to			
1103. Title Examination	to			
1104. Title Insurance Binder	to			
1105. Document Preparation	to Arif Lawji, Attorney	Deed		150.00
1106. Notary Fee/Courtesy Sign Fee	to			
1107. Attorney's Fees	to Arif Lawji, Attorney			
<i>(includes above item numbers:</i>		<i>)</i>		
1108. Title Insurance	to North American Title Company		1,266.00	
<i>(includes above item numbers:.....Arif Lawji 55%</i>		<i>)</i>		
1109. Lender's Coverage	\$ 152,150.00	100.00		
1110. Owner's Coverage	\$ 160,500.00	1,166.00		
1111. Endorsements	to North American Title Company		131.05	
1112. State of Texas Policy Gty Fee	to NATCO-State of Texas Gty Fee		5.00	5.00
1113. Tax Certificate	to DataTrace	Current Cert.		64.24
1114. Courier/Overnight Delivery Fee	to North American Title Company		85.00	60.00
1115. Document Download Fee	to Arif Lawji, Attorney		50.00	
1116. Escrow Fee	to Arif Lawji, Attorney		300.00	300.00
1117. Premium Split	Arif Lawji, Attorney	55% POC by NAT		
1118. Additional Policy Premiums	North American Title Company			
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>				
1201. Recording Fees: Deed \$ 17.00; Mortgage \$ 77.00; Releases \$			77.00	17.00
1202. City/County Tax/Stamps: Deed ; Mortgage				
1203. State Tax/Stamps: Deed ; Mortgage				
1204. Other Recording Fees:	North American Title Company			
1205. Other Recording Fees:	North American Title Company			
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>				
1301. Survey	to	Prior		
1302. Pest Inspection	to			
1303. HOA Dues	to AMI Transfer Fees		125.00	
1304. PreForeclosure Company	to Nexcasa			2,000.00
1305.				
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>			<b>4,328.73</b>	<b>9,818.74</b>

\* The persons, firms, or corporations who received a portion of the real estate commission amount as shown on lines 701-704 above, if any, are listed below or, if necessary, on the attached HUD-1 Addendum:

701. CDA Disclosure:

702. CDA Disclosure:

Other: CDA Disclosure:

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.