

**A. Settlement Statement**

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265 (expires 11/30/2009)

**B. Type of Loan**

1.  FHA 2.  FmHA 3.  Conv. Unins.  
4.  VA 5.  Conv. Ins.

6. File Number:  
744847

7. Loan Number:

8. Mortgage Insurance 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 "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:  
St TX Hid Cty R-O-W Dept  
509 East Earling, San Juan, TX 77589

E. Name & Address of Seller:  
Hashem M. Baker  
4521 South Jackson Road, Pharr, TX 78577

F. Name & Address of Lender:

G. Property Location:  
Parcel 10-Jackson Road Project  
Pharr, TX 78577

H. Settlement Agent:  
Atlas & Hall, L.L.P.  
TIN: 74-1210059

Rescission Date:

Hidalgo County

I. Settlement Date:  
05/08/2008

**J. Summary of Borrower's Transaction**

**K. Summary of Seller's Transaction**

<b>100. Gross Amount Due From Borrower</b>	<b>400. Gross Amount Due To Seller</b>	
101. Contract sales price	401. Contract sales price	\$2,345.00
102. Personal property	402. Personal property	
103. Settlement charges to borrower (line 1400)	403.	\$234.00
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 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.	
<b>120. Gross Amount Due From Borrower</b>	<b>420. Gross Amount Due To Seller</b>	\$2,579.00
<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	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to	503. Existing loan(s) taken subject to	
204.	504. Payoff of first mortgage loan	
205.	505. Payoff of second mortgage loan	
206.	506.	
207.	507.	
208.	508.	
209.	509.	
<b>Adjustments for items unpaid by seller</b>	<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes to	510. City/town taxes to	
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.	
<b>220. Total Paid By/For Borrower</b>	<b>520. Total Reduction Amount Due Seller</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)	601. Gross amount due to seller (line 420)	\$2,579.00
302. Less amount paid by/for borrower (line 220)	602. Less reductions in amt. due seller (line 520)	( )
<b>303. Cash</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>603. Cash</b> <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$2,579.00

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.

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.

**I. Settlement Charges**

700. Total Sales/Broker's Commission based on price \$		@	% =	Paid From Borrowers Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701. \$	to				
702. \$	to				
703. Commission paid at Settlement					
704.					
<b>800. Items Payable In Connection With Loan</b>					
801. Loan Origination Fee	%				
802. Loan Discount	%				
803. Appraisal Fee	to				
804. Credit Report	to				
805. Lender's Inspection Fee					
806. Mortgage Insurance Application Fee to					
807. Assumption Fee					
808.					
809.					
810.					
811.					
812.					
813.					
814.					
815.					
816.					
817.					
818.					
819.					
820.					
<b>900. Items Required By Lender To Be Paid In Advance</b>					
901. Interest from	to	@ \$	/day		
902. Mortgage Insurance Premium for			months to		
903. Hazard Insurance Premium for			years to		
904.					
905.					
<b>1000. Reserves Deposited With Lender</b>					
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 Accounting Escrow Adjustment					
<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				
1106. Notary fees	to				
1107. Attorney's fees	to	Atlas & Hall, L.L.P. (POC)			
(includes above items numbers: )					
1108. Title insurance	to	Edwards Abstract and Title Co.		\$229.00	
(includes above items numbers: )					
1109. Lender's coverage	\$				
1110. Owner's coverage	\$	\$2,345.00			
1111. Policy Guaranty Fees to Edwards Abstract				\$5.00	
1112.					
1113.					
<b>1200. Government Recording and Transfer Charges</b>					
1201. Recording fees: Deed \$					
1202. City/county tax/stamps: Deed \$					
1203. State tax/stamps: Deed \$					
1204. Recording Fees - \$120.00 - POC- Borrower					
1205.					
<b>1300. Additional Settlement Charges</b>					
1301. Survey	to				
1302. Pest inspection	to				
1303.					
1304.					
1305.					
1306.					
1307.					
<b>400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>				\$234.00	