

Dewey Cheatham & Howe, LLC

234 Disbar Road

Fake City, Alabama 35226

Borrower	Joe W. Borrowers and Jane R. Borrower 4774 Some Street Ardsley, New York 15455	Property	4774 Some Street Ardsley, New York 15455	Sale Price	\$180,000.00
Seller	Peter Sellers 123 Sales Street Nashville, Tennessee 34567	Lender	FIRST FEDERAL BANK, FSB	Loan ID #	123456789
				Closing Date	4/15/2013
				File #	ZZZ-UCDF

File # ZZZ-UCDF

Buyer Statement

	POC	Debit	Credit
Financial			
Sales price of property		\$180,000.00	
Personal Property		\$5,000.00	
Deposit or earnest money			\$10,000.00
Loan Amount			\$144,000.00
Seller Credit			\$2,500.00
Second Loan (Principal Balance \$19,000)			\$18,000.00
Rebate from Epsilon Title			\$750.00
Adjustments and Prorations			
HOA Dues from 04/15/2013 to 04/30/2013		\$75.00	
City/Town Taxes from 12/15/2012 to 04/15/2013			\$300.00
County Taxes from 01/15/2013 to 04/15/2013			\$240.00
Loan Charges to Lender			
0.25% of Loan Amount Points		\$360.00	
Application Fee to FIRST FEDERAL BANK, FSB		\$300.00	
Manual Underwriting Fee to FIRST FEDERAL BANK, FSB		\$500.00	
Other Loan Charges			
Credit Report Fee to Information Inc.	(\$40.00 POC)		
Flood Certification to Info Co.		\$90.00	
Property Tax Status Research Fee to Property Research Inc.		\$150.00	
Prepaid Items			
Homeowner's Insurance Premium to Insurance Co.		\$1,209.96	
Prepaid Interest (\$15.50 per day from 4/15/13 to 5/1/13)		\$248.00	
Property Taxes (5 mo.) to Any City USA		\$375.00	
Property Taxes (6 mo.) to Any City USA		\$480.00	
Escrows			
Homeowner's Insurance (\$100.83 per month for 2 mo.)		\$201.66	
Property Taxes (\$75.00 per month for 2 mo.)		\$150.00	
Property Taxes (\$80.00 per month for 3 mo.)		\$240.00	
Aggregate Adjustment		-\$135.83	
Title/Settlement Charges			
Title - Endorsement Fee to Epsilon Title Co.		\$800.00	
Title - Examination Fee to Epsilon Title Co.		\$650.00	
Title - Insurance Binder Fee to Epsilon Title Co.		\$500.00	
Title - Lenders Coverage Premium to Epsilon Title Co.		\$500.00	
Title - Owners Coverage Premium to Epsilon Title Co.		\$700.00	
Government Recording and Transfer Charges			
Recording Fees Deed \$40.00 Mortgage \$90.00		\$130.00	

Buyer Statement

Miscellaneous Charges

Hoa Special Assessment to HOA Acre Inc.		\$650.00	
Pest Inspection Fee to Pests Co.		\$150.00	
Survey Fee to Surveys Co.		\$285.50	

		Debit	Credit
	Subtotals	\$193,609.29	\$175,790.00
	Lender Credit		\$0.00
Credit minus Debit equals			
Due From Borrower	\$17,819.29		
	Totals	\$193,609.29	\$175,790.00

Buyer Statement Signature Addendum

File Number:: ZZZ-UCDF
Closing Date: 4/15/2013
Property Address: 4774 Some Street
Ardsley, New York 15455

I have carefully reviewed the Buyer Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Buyer Statement.

Borrower Date: 04/15/13
Joe W. Borrowers
4774 Some Street
Ardsley, NY 15455

Borrower Date: 04/15/13
Jane R. Borrower, by Joe Borrower, as executor
4774 Some Street
Ardsley, 15455

Warning: It is a crime to knowingly make false statements to the United States on this or any other form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and 1010

This Buyer Statement is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: **Dewey Cheatham & Howe, LLC**

Will I. Cheatham

Date: 04/15/13

Buyer Statement Signature Page

LOAN ID #

123456789

1/15/2016

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