A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan			
1.☐ FHA 2.☐ FmHA 3.☐ Conv. Unins. 4.☐ VA 5.☒ Conv. Ins.	6. File Number 05-1033A	7. Loan Number 7011012004	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 information purposes and are not included in the totals.

D. Name and Address of Borrower	E. Name and Address of Seller	F. Name and Address of Lender
Janis Stewart 3 Egret Street Hilton Head Island, SC 29928	Florida State Builders 646 First Avenue South St.Petersburg, Fl 33701	Coast Bank of Florida 6205 Cortez Road West Bradenton, Fl 34210

G. Property Location	H. Settlement Agent	
XXX Transon Lane Rotonda West, Fl 33947	Majestic Title of Central Florida, Inc.	
	Place of Settlement 10012 N. Dale Mabry Hwy Suite 203 Tampa, Florida 33618	I. Settlement Date 12/01/05 DD: 12/01/05

J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTION:	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract sales price	333,000.00	401. Contract sales price	333,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	0.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
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.	
120. GROSS AMOUNT DUE FROM BORROWER	333,000.00	420. GROSS AMOUNT DUE TO SELLER	333,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT TO SELLER	
201. Deposit or earnest money		501. Excess Deposit (see instructions)	
202. Principal amount of new loan(s)	333,000.00	502. Settlement charges to seller (line 1400)	14,518.00
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	
		Closing Disc	
206.		506. Lip Account	229,500.00
207.		507. simo 06-1033	66,634.43
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
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.	
220. TOTAL PAID BY / FOR BORROWER	333,000.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	310,652.43
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from borrower (line 120)	333,000.00	601. Gross amount due to seller (line 420)	333,000.00
302. Less amounts paid by/for borrower (line 220)	333,000.00	602. Less reduction amount due to seller (line 520)	310,652.43
303. CASH FROM BORROWER	0.00	603. CASH TO SELLER	22,347.57

I have carefully reviewed the HUD-1 Settlement 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 HUD-1 Settlement Statement.

The HUD-1 Settlement Statement which I have prepared 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.

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

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price $ @ =			
Division of commission (line 700) as follows:			
701. $ to			
702. $ to			
703. Commission paid at Settlement			
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN	P.O.C.		
801. Loan Origination Fee % AML American mortgage lenders			6,660.00
802. Loan Discount %			
803. Appraisal Fee to Edward A. Peters			300.00
804. Credit Report to			
805. Lender's Inspection Fee to Coast Bank of Florida			375.00
806. Mtg. Ins. Application Fee to			
807. Assumption Fee to			
808. Tax Svc fee First American			60.00
809. Underwriting fee Coast Bank of Florida			195.00
810. Express mail fee Coast Bank of Florida			50.00
811. Admin fee Coast Bank of Florida			395.00
812. Flood Cert fee First American			23.00
813. Doc Prep fee Coast Bank of Florida			235.00
814. Processing fee Solutions Processing			750.00
815.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest from to @$ /day			
902. Mortgage Insurance Premium to			
903. Hazard Insurance Premium yrs. to			
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance mo. @$ / mo.			
1002. Mortgage Insurance mo. @$ / mo.			
1003. City property taxes mo. @$ / mo.			
1004. County property taxes mo. @$ / mo.			
1005. Annual Assessments mo. @$ / mo.			
1006. mo. @$ / mo.			
1007. mo. @$ / mo.			
1008. Aggregate Reserve for Hazard/Flood Ins, City/County Prop Taxes, Mortgage Ins & Annual Assessments			
1100. TITLE CHARGES			
1101. Settlement or closing fee to Majestic Title of Central Florida, Inc.			90.00
1102. Abstract or title search to RealPro Title Services			90.00
1103. Title examination to Majestic Title of Central Florida, Inc.			75.00
1104. Title insurance binder to			
1105. Document preparation to			
1106. Courier Fees to Fedex			35.00
1107. Attorney's fees to			
(includes above item No:)			
1108. Title insurance to Majestic Title of Central Florida, Inc.			1,890.00
(includes above Item No:)			
1109. Lender's coverage 333,000.00 — 150.00(25)			
1110. Owner's coverage 333,000.00 — 1,740.00			
1111. FL Form 9/Archive Fee MTCF/LA/Forensis			388.00
1112. Alta 8.1/Alta 6.1 MTCF/LA			75.00
1113. Update Fee MTCF/LA			75.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording fees Deed $ 18.50 ; Mortgage $ 239.50 ; Releases $			258.00
1202. City/county/stamps Deed $; Mortgage $			
1203. State tax/stamps Deed $; Mortgage $ 1,165.50			1,165.50
1204. - Intangible Tax			666.00
1205. Notice of Comm/Lot deed Recording 77500			542.50
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey to			
1302. Pest inspection to			
1303. Data Svc SDE			75.00
1304. 2005 TAXES PAID 05-1003			
1305. hoa Rotonda Sands			50.00
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103 and 502, Sections J and K)		0.00	14,518.00

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Janis Stewart

Florida State Builders

Jesse B. Battle IV, Pres

The HUD-1 Settlement Statement which I have prepared 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.

Majestic Title of Central Florida, Inc.

Date

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