Wire Transfer Order First American Title Insurance Company Lenders Advantage Laura Moloney File No.: 116-2418449 Issued By: Issued 03/28/2012 11:52:37 AM 32004 - Nevada Region PR: Date/Time: Transmission 116 - 116 - Nevada Lenders (184) Office: Date/Time: \$40,950.00 Amount: Taci Granlund/ Laura Moloney Officer: **ORIGINATOR Account Number** Bank Name 3001840000 First American Trust, FSB -Information 2418449 RECEIVING BANK Bank Name ABA Number 021000021 JPMorgan Chase Bank Bank Address BENEFICIARY Account Number Beneficiary Name 859310005 Seterus, Inc Beneficiary Address 14523 SW Millikan Way; Beaverton, OR 97005 Additional Information payoff loan#: 7930246 Tiffany Ann Watson 8000 W. Badura Ave. #2054 Las Vegas, NV 89113 **CUSTOMER AUTHORIZATION** Signature Signature Printed Name and Title Printed Name and Title **BANK USE ONLY** Fund Held/Credit Credit Code CALLBACK Available Funds Name Initials Time Method of Payment Fees Charge To Account Debit Account Number ☐ Check Received Analysis Included in Check ☐ Waived Incoming Wire Other ☐ Other SPECIAL INSTRUCTIONS/NOTES

Number:

24754

First American Title Insurance Company Lenders **Advantage**

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 this closing; they are shown

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- D. Name of Borrower: Dennis Mefferd, Susana Mefferd
- Name of Seller: Tiffany Ann Watson E. 1717 Wildwood Dr., Las Vegas, NV 89108

here for informational purposes and are not included in the totals.

Name of Lender:

C.

A. Settlement Statement

- Property Location: 8000 West Badura Avenue Unit 2054, Las Vegas, NV 89113 G.
- Settlement Agent: First American Title Insurance Company Lenders Advantage H. Address: 2490 Paseo Verde Parkway, Suite 100, Henderson, NV 89074

Place of Settlement Address: 2490 Paseo Verde Parkway, Suite 100, Henderson, NV 89074

Settlement Date: 03/28/2012 Print Date: 03/28/2012, 11:55 AM Disbursement Date: 03/28/2012 Signing Date:

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	45,000.00	401. Contract Sales Price	45,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	1,005.50	403. Total Deposits	-
104.		404. Other Broker Credit to Seller from Quantum Default Services	91.27
105.	.,	405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes 03/28/12 to 07/01/12 @\$533.83/yr	146.25	407. County taxes 03/28/12 to 07/01/12 @\$533.83/yr	146.25
108. Assessments		408. Assessments	
109. Association Dues 03/28/12 to 04/01/12 @\$105.00/mo	30.48	409. Association Dues 03/28/12 to 04/01/12 @\$105.00/mo	30.48
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.	<u>"</u>	414.	
115.		415.	
120. Gross Amount Due From Borrower	46,182.23	420. Gross Amount Due To Seller	45,268.00
200. Amounts Paid By Or In Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. *Deposit or earnest money	46,645.73	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges (line 1400)	
203. Existing loan(s) taken subject		503. Existing loan(s) taken subject	
204.		504. Payoff of first mortgage loan - Seterus, Inc 40,	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
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219.		519.	
220. Total Paid By/For Borrower	46,645.73	520. Total Reduction Amount Due Seller	45,268.00
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from Borrower (line 120)	46,182.23	601. Gross amount due to Seller (line 420)	45,268.00
302. Less amounts paid by/for Borrower (line 220)	46,645.73	602. Less reductions in amounts due to Seller (line 520)	45,268.00
303. Cash (From) (X To) Borrower	463.50	603. Cash (To) (From) Seller	

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. _Date: Settlement Agent:

^{*} See Supplemental Page for details.

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Supplemental Page HUD-1 Settlement Statement	File No. 116-2418449
First American Title Insurance Company Lenders Advantage Final Statement	Loan No.
	Settlement Date: 03/28/2012
Borrower Name & Address: Dennis Mefferd, Susana Mefferd	
Seller Name & Address: Tiffany Ann Watson 1717 Wildwood Dr., Las Vegas, NV 89108	

Section L. Settlement Charges continued	_		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
704. Supplemental Summary	775.00			
705. Commission Paid at Settlement to Premier Default Mngt Services				450.00
706. Commission Paid at Settlement to Quantum Default Services				225.00
707. Materials Fee to Quantum Default Services				100.00
1101. Supplemental Summary	925.00			
a. Escrow Fee - General to First American Title Insurance Company Lenders Advantage			462.50	462.50
b. Escrow Fee - General to First American Title Insurance Company Lenders Advantage		POC \$175.00		<u> </u>
1108. Supplemental Summary	466.00			
a. ALTA Owners 2006 to First American Title Insurance Company Lenders Advantage				466.00
1201. Supplemental Summary	28.00			
a. Grant Deed to First American Title Insurance Company Lenders Advantage			28.00	
1202. Supplemental Summary	229.50			
a. Real Property Transfer Tax-County to First American Title Insurance Company Lenders Adv	rantage			229.50

100. Gross Amount Due From Borrower		Borrower Charges	Borrower Credits
200. Amounts Paid By Or In Behalf of Borrower			
201. Supplemental Summary	46,645.73		
a. Earnest Money Deposit			1,000.00
b. Closing Costs			45,645.73

The following Section is restated from the Settlement S	itatement Page 1		
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from Borrower (line 120)	46,182.23	601. Gross Amount due to Seller (line 420)	45,268.00
302. Less amounts paid by/for Borrower (line 220)	46,645.73	602. Less reductions in amounts due to Seller (line 520)	45,268.00
303. Cash (From) (X To) Borrower	463.50	603. Cash (To) (From) Seller	

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 distributions 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.

Moloney, Laura

From:

Quintes, Maria

Sent:

Friday, March 23, 2012 6:45 AM

To:

Moloney, Laura

Subject:

FW: 7000955 / 2011112300018758/7930246/8000 BADURA UNIT 2054 HUD APPROVED

Importance:

High

Hud approved please see below for finals

Maria Quintes

Closing Coordinator First American Asset Closing Services First American Mortgage Services 1860 Compton Avenue, Corona, CA 92881

Direct: 951-893-4628

Email: mquintes@firstam.com

A Member of the First American Financial Corporation

family of companies | NYSE: FAF

From: Ouillette, Shari [mailto:Shari.Ouillette@seterus.com]

Sent: Thursday, March 22, 2012 3:03 PM

To: Quintes, Maria Cc: 'Sharon Swanton'

Subject: 7000955 / 2011112300018758/7930246/8000 BADURA UNIT 2054 HUD APPROVED

Importance: High

Maria,

The figures on the HUD presented to me as they relate to the net due Seterus, Inc., commission, and seller closing costs are

When the Short Sale has closed and funded please email me with a copy of the HUD that was signed by all parties. In addition, if any changes have been made, pro-rations etc., I'll also need a copy of the final certified true HUD.

Please also include a copy of our signed and notarized Settlement Agreement and a copy of the wire confirmation. Thanks in advance.

Shari Ouillette

Sr. Liquidation Outsource Closing Specialist

Seterus, Inc.

503-686-7413

Shari.Ouillette@Seterus.com

The very least you can do in your life is to figure out what you hope for. And the most you can do is live inside that hope. Not admire it from a distance but live right in it, under its roof.

- ~Barbara Kingsolver~
- -Email is offered for authorized 3rd parties only on liquidation accounts. We are prohibited from customer communication through
- -You may email documents but you must also fax documents to 877-649-0743. Each page should include the loan number.
- -Please allow 24 hours for email responses. If you don't receive a response in this time frame please contact us at 888-917-6004.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE https://www.coloradoattorneygeneral.gov/ca. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1331537, 1340663, 1340148. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

A Please consider the environment before printing this e-mail

This e-mail message is for the sole use of the intended recipient(s). It may contain confidential information, legally privileged information or other information subject to legal restrictions. If you are not the intended recipient, please do not read, copy, use, or disclose this message. Please notify the sender by replying to this message, and then delete or destroy all copies of this message in all media. Also, this email message is not an offer or acceptance and it is not intended to be all or part of an agreement.

seterus

Physical Address 14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)

Mon-Thu 5:00am to 9:00pm; Fri 5:00am to 6:00pm Sat 5:00am to 9:00am; Sun 5:00am to 9:00pm

Payments

PO Box 7162; Pasadena, CA 91109-7162

Correspondence

PO Box 2008; Grand Rapids, Mt 49501-2008

Phone

866.570.5277

SETTLEMENT AGREEMENT

IS HEREBY

Fax 866.578.5277

Website www.seterus.com

Date: February 9, 2012

L775J

Loan No: 7930246

Borrower: Tiffany Ann Watson

8000 Badura Ave #2054 Las Vegas, NV 89113-2114

RE: Notice of Discounted Payoff

Fax: 111.111.1111

Dear Sharon Swanton,

Seterus, Inc., is the servicer of the above-referenced loan ("Loan"). We are pleased to advise you that subject to the conditions in this letter, we can offer you a discounted payoff in the amount of \$39,580.54 in the event you are able to sell the property securing this loan through an arms-length transaction. This discount expires on 3/23/2012 ("Expiration Date"). To accept this offer, you must complete the following steps prior to the expiration date.

- 1. All of the above named borrower(s) or guarantor(s), if applicable must sign this letter below. Each signature must be notarized. You should be able to obtain a notary at your bank.
- 2. We must receive your fully signed and notarized copy of this letter by 3/23/2012. You may fax this letter to the fax number referenced above or mail to the mailing address referenced at the end of this letter.
- 3. The following cancellation clauses must be added to the listing agreement and sales contract as specified below.
 - If required, the listing agreement must include, "Seller may cancel this agreement prior to the ending date
 of the listing period without advance notice to the broker, and without payment of a commission or any
 other consideration, if the property is conveyed to the mortgage insurer or the mortgage holder."
 - The sales contract must include, "The seller's obligation to perform on this contract is subject to the rights
 of the mortgage insurer (if any) and the mortgage holder relating to the conveyance of the property."
- 4. We must receive the full discounted payoff amount of \$39,580.54, by bank wire transfer, bank check, money order or certified funds on or before 3/23/2012. You must send the funds to the address referenced at the end of this letter.
- 5. Any contribution of funds from the borrower(s) other than the contribution, if any, specified in this letter must be approved by Seterus, Inc. in writing.

(Continued)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE EMPORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL,GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1331537, 1340663, 1340148. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

Tiffany Ann Watson Loan No.: 7930246 Page 2 February 9, 2012

- 6. We must receive a copy of the signed certified HUD-1 Settlement Statement for the sale of the property by 3/23/2012. You may fax this to the fax number referenced above or mail to the mailing address referenced at the end of this letter. The HUD-1 Settlement Statement must be in accordance with the Estimated HUD-1 Settlement Statement, which indicates a purchase price of \$45,000.00. Any amounts paid to junior lien holders to obtain lien release(s) shall not exceed the total sum of \$0.00. Our credit for seller paid closing costs must not exceed \$1,350.00. Realtor commission must not exceed 6%. By signing below, you acknowledge that Seterus, Inc. and the holder of your note relied upon this Estimated HUD-1 Settlement Statement to approve the discounted payoff settlement. Any surplus funds shown on the Final HUD-1 Settlement Statement in excess of the amount shown on Estimated HUD-1 Settlement Statement also must be paid directly to Seterus in accordance with the instruction in item #4 above.
- 7. The HUD-1 Settlement Statement must identify borrower(s) as the seller(s) and Dennis and Susana Mefferd as the buyer(s).
- 8. Final HUD-1 to be approved by us 48 hours prior to closing. Email HUD-1 to HUDApproval@seterus.com.
- This offer is subject to the acceptance of all and any requirements by the mortgage insurer company if your loan is insured.

Please note that if you have an escrow account, unless otherwise required by applicable law, Scierus, Inc. will make your tax and/or insurance payments only if your account is less than 30 days delinquent or your account has sufficient funds. If your account is more than 30 days delinquent or has insufficient funds for disbursement Seterus, Inc. will not advance funds and you will be responsible for any tax or insurance payments, penalties or interest. Any remaining funds held by Seterus, Inc. in your escrow or suspense account will be applied toward the remaining amounts owed on your loan after payment of the \$39,580.54.

Unless otherwise previously negotiated and explicitly stated on the HUD-1, any funds in excess of the discounted settlement amount on the HUD-1 Settlement Statement will be paid to Seterus, Inc. and applied toward the remaining amounts owed after \$39,580.54. Under no circumstances shall any funds be disbursed to the borrower(s).

Upon completion of all requirements by borrower(s), Seterus will execute a release and a discharge of the deed of trust/mortgage, including any deficiency balance and, if necessary, will dismiss any pending legal action to collect this obligation. As required by law, Seterus, Inc. may issue a 1099C, Forgiveness of Debt, as a result of this Settlement Agreement. Borrower(s) acknowledges that there may be tax implications resulting from debt forgiveness. Borrower(s) should consult with a tax advisor.

This Agreement may have credit reporting consequences. For information about your credit score, go to: http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm.

(Continued)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office a phone number is 888,738.5576, NEW YORK CITY: 1331537, 1340663, 1340148. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commence and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

Tiffany Ann Watson Loan No.: 7930246 Page 3 February 9, 2012

Our printed name below constitutes our execution of this offer, and it does not need to be counter-signed by Seterus, Inc.

Sincerely,

Seterus, Inc. 866.570.5277

ACKNOWLEDGED AND ACCEPTED:

Name: Tiffany Ann Watson

. .

By: ___ Name: Date: ____

Payment remittance information:

VIA BANK WIRE TRANSFER

JP Morgan Chase Bank ABA #0210-0002-1 For Further Credit to:

For Further Crean to: Seterus, Inc.

Account # 859310005

Reference- 7930246

OR

VIA OVERNIGHT MAIL

Scterus, Inc.

14523 SW Millikan Way, Suite 200 Beaverton, OK 97005

866.570.5277

888.502,0048 FAX

Notarization Acknowledgment

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DIEGUARDE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, DUT NOTICE OF FOSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phono number is 888.738.5376. NEW YORK CITY: 1331537, 1340663, 1340148, TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Communicate and insurance. Seterus, Inc. is increased to do dustiness at 14323 SW MILLIAGON Way, Beavened, UK.

OMB Approval No. 2502-0265 B. Type of Loan A. Settlement Statement 1-5. Loan Type Conv. Unins. First American Title Insurance Company Lenders File Number 116-2418449 **Advantage** Loan Number **Estimated Statement** Mortgage Insurance Case Number 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 this closing; they are shown here for informational purposes and are not included in the totals. D. Name of Borrower: Dennis Mefferd, Susana Mefferd Name of Seller: Tiffany Ann Watson E. 8000 West Badura Avenue Unit 2054, Las Vegas, NV 89113 F. Name of Lender: Property Location: 8000 West Badura Avenue Unit 2054, Las Vegas, NV 89113 Settlement Agent: First American Title Insurance Company Lenders Advantage H Estimated Settlement Date: 02/29/2012 Address: 2490 Paseo Verde Parkway, Suite 100, Henderson, NV 89074 Print Date: 02/24/2012, 9:02 AM Disbursement Date: Place of Settlement Address: 2490 Paseo Verde Parkway, Suite 100, Henderson, NV 89074 Signing Date: J. Summary of Borrower's Transaction K. Summary of Seller's Transaction 100. Gross Amount Due From Borrower 400. Gross Amount Due To Seller 45,000.00 401 Contract Sales Price 101. Contract Sales Price 45,000,00 402. Personal Property 102. Personal Property 1,328.76 403. Total Deposits 103. Settlement charges to borrower (line 1400) 104. 4th Quarter 2011-12 Taxes to Clark County Treasurer Office 133.46 404 105 405 Adjustments for items paid by seller in advance Adjustments for items paid by seller in advance 406. City/town taxes 106. City/town taxes 407. County taxes 02/29/12 to 07/01/12 @\$533.83/yr 179.89 179.89 107. County taxes 02/29/12 to 07/01/12 @\$533.83/yr 408. Assessments 108. Assessments 109. Association Dues 02/29/12 to 03/01/12 @\$105.00/mo 409. Association Dues 02/29/12 to 03/01/12 @\$105.00/mo 3.62 110 410. 411. 412 112. 413. 113 414 114 415. 115. 45,183.51 120. Gross Amount Due From Borrower 46,645.73 420. Gross Amount Due To Seller 200. Amounts Paid By Or In Behalf of Borrower 500. Reductions in Amount Due to Seller 201. *Deposit or earnest money 1,000.00 501. Excess deposit (see instructions) 4 386 34 202. Principal amount of new loan(s) 502. Settlement charges (line 1400) 503. Existing loan(s) taken subject 203. Existing loan(s) taken subject 40,797.17 504. *Payoff of first mortgage loan - Seterus, Inc. 204 205 505. Payoff of second mortgage loan 206 507 508 208. 509. Adjustments for items unpaid by seller Adjustments for items unpaid by seller 210. City/town taxes 510. City/town taxes 511. County taxes 211. County taxes 512. Assessments 212 Assessments 213. 513 514 214. 215. 515. 216. 516 517. 217 518. 218. 219. 45.183.51 1,000.00 520. Total Reduction Amount Due Seller 220. Total Paid By/For Borrower 600. Cash At Settlement To/From Seller 300. Cash At Settlement From/To Borrower 45,183.51 601. Gross amount due to Seller (line 420) 301. Gross amount due from Borrower (line 120) 46.645.73 1,000.00 602. Less reductions in amounts due to Seller (line 520) 45,183.51 302. Less amounts paid by/for Borrower (line 220) 303. Cash (X From) (To) Borrower 45,645.73 603. Cash (To) (From) Seller 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. Date: Settlement Agent:

^{*} See Supplemental Page for details.

File No. 116-2418449

L. Settlement Charges 700. Total Sales/Broker's Commission based on price \$45,000.00 @ 6.0000% = \$2700.00	Paid From Borrower's	Paid From Seller's
Division of Commission (line 700) as follows	Funds at	Funds at
701. \$1,125.00 to Coldwell Banker Premier Realty	Settlement	Settlement
702. \$1,125.00 to Realty One Group		2,250.00
703. Commission paid at Settlement		450.00
704. Commission Paid at Settlement to Premier Default Mngt Services 800. Items Payable in Connection with Loan		
801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee 806. Mortgage Insurance Application Premium		
807. Assumption Fee		
808.		
809.		.
810.		
811.		
812. 813.		
814.	 	
Supplemental Summary		
900. Items Required by Lender to be Paid in Advance		
901. Interest		
902.		
903. Hazard Insurance Premium for 904.		
905.		
Supplemental Summary		
1000. Reserves Deposited with Lender		
1001. Hazard Insurance		
1002. Mortgage Insurance		
1003. City Property Taxes 1004. County Property Taxes		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Accounting Adjustment	<u> </u>	
1100. Title Charges	462.50	462.50
1101. Settlement or closing fee to First American Title Insurance Company Lenders Advantage 1102. Abstract or title search	402.30	402.50
1103. Title examination		
1104. Title Insurance Binder		
1105. Document Fee to First American Title Insurance Company Lenders Advantage	35.00	
1106. Notary Fee		
TIO7. Attorney ree		
(includes above item numbers:) 1108. Title Insurance – See supplemental page for breakdown of individual fees and payees	51.26	461.34
(includes above item numbers:)		
1109. Lender's coverage \$0.00		
1110. Owner's coverage \$45,000.00 Premium: \$512.60		
1111. FAACS Fee 30% to First American Title Insurance Company Lenders Advantage POC \$138.41		
1112.		
1113. 1114.		
1115.		
1116.		
1117.		
1200. Government Recording and Transfer Charges		28.0
1201. *Recording fees: Deed \$28.00 Mortgage \$0.00 Release \$0.00 1202. *City/county tax/stamps: Deed \$229.50 Mortgage \$0.00		28.0
1202. "City/county tax/stamps: Deed \$229.50 Mongage \$0.00 1203. State tax/stamps:		223.3
1203. State tax/stamps.		- U
1205.		
1206.		
300. Additional Settlement Charges		
1301. Survey to 1302. Pest Inspection to		
1303. HOA Association Dues to Coronado Palms HOA	105.00	105.0
1304. Transfer Fee to Тепа West		250.0
1305. Buffer to Refund at close of escrow	300.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
1306. TRANSACTION FEE to Realty One Group	375.00	
1307. Fee from Listing Agent Commission to Quantum Default Services POC \$100.00 1308. 20% of Listing Agent Commission to Quantum Default Services POC \$225.00		
1308. 20% of Listing Agent Commission to Quantum Default Services POC \$225.00 1309. Reimburse for HOA to Nanette Verdin		150.0
1309. Reimburse for HOA to Nariette Verdin 1310.		130.0
1311.		
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1312. 1313. 1314.		
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312. 313. 314.	1,328.76	4,386.3

Supplemental Page HUD-1 Settlement Statement	File No. 116-2418449	
First American Title Insurance Company Lenders Advantage Estimated Statement	Loan No. Settlement Date:	
Borrower Name & Address: Dennis Mefferd, Susana Mefferd		
Seller Name & Address: Tiffany Ann Watson 8000 West Badura Avenue Unit 2054, Las Vegas, NV 89113		

Section L. Settlement Charges continued		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
1108. Supplemental Summary	512.60		
a. Eagle Policy to First American Title Insurance Company Lenders Advantage		51.26	461.34
1201. Supplemental Summary	28.00		
a. Grant Deed to First American Title Insurance Company Lenders Advantage			28.00
1202. Supplemental Summary	229.50		
a. Real Property Transfer Tax-County to First American Title Insurance Company Lenden	s Advantage		229.50

Section J. Summary of Borrower's Transaction continue			
100. Gross Amount Due From Borrower		Borrower Charges	Borrower Credits
200. Amounts Paid By Or In Behalf of Borrower			
201. Supplemental Summary	1,000.00		
a. Earnest Money Deposit			1,000.00

400. Gross Amount Due To Seller		Seller Charges	Sefler Credits
500. Reductions In Amount Due to Seller			
504. Supplemental Summary	40,797.17		
a) Principal Balance of Payoff Loan - Seterus, Inc		39,580.54	
Additional funds	· ·	1,216.63	

The following Section is restated from the Settlement S	itatement Page 1		
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from Borrower (line 120)	46,645.73	601. Gross Amount due to Seller (line 420)	45,183.51
302. Less amounts paid by/for Borrower (line 220)	1,000.00	602. Less reductions in amounts due to Seller (line 520)	45,183.51
303. Cash (X From) (To) Borrower	45,645.73	603. Cash (To) (From) Seller	

Notice - This Estimated HUD 1 Settlement Statement is subject to changes, corrections or additions at the time of final computation of the HUD 1 Settlement Statement.

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 distributions 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.

Degandon de la constante de la

OMB Approval No. 2502-0265

A. Settlement Statement			B. Type of Loan	
		1-5. Loan Type	e	
First American Title Insurance Company Lenders Advantage Estimated Statement		6. File Number 116-2418449 7. Loan Number		
C. Note: This form is furnished to give you a statement of actual settlement co	sts. Amounts paid to and by the settlement agent are s	hown, items marked *	"(POC)" were paid outside this closing; they	are shown
bere for informational purposes and are not included in the totals. D. Name of Borrower: Dennis Mefferd, Susana Mefferd			- 	
E. Name of Seller: Tiffany Ann Watson				
8000 West Badura Avenue Unit 2054, Las Vegas, NV 89	113			
F. Name of Lender:				
G. Property Location: 8000 West Badura Avenue Unit 205	4, Las Vegas, NV 89113		illaren bir	
H. Settlement Agent: First American Title Insurance Comp	any Lenders Advantage	I.	etimeted Settlement Bates 02/20/201	2
Address: 2490 Paseo Verde Parkway, Suite 100, Hender		Pi	stimated Settlement Date: 02/29/2013 rint Date: 02/23/2012, 4:38 PM	2
Place of Settlement Address: 2490 Paseo Verde Parkway, Suit	te 100, Henderson, NV 89074		isbursement Date: igning Date:	
J. Summary of Borrower's Transaction	K. Summary of Seller's	Transaction		
100. Gross Amount Due From Borrower	400. Gross Amount Du			
101. Contract Sales Price	401. Contract Sales Price	e	4	5,000.00
102. Personal Property	402. Personal Property			
103. Settlement charges to borrower (line 1400)	403. Total Deposits			
104. 105.	404. 405.			
Adjustments for items paid by seller in advance	Adjustments for items (paid by seller in a	dvance	
106. City/town taxes	406. City/town taxes	· <u>-</u> .		
107. County taxes	1 .	407. County taxes 02/29/12 to 07/01/12 @\$533.83/yr		
108. Assessments	408. Assessments			
109.	409. Association Dues 0	2/29/12 to 03/01/12	2 @\$105.00/mo	3.62
110.	410.			
111.	411.			
112.	412. 413.			
113. 114.	413.	-		
115.	415.	<u>.</u>		
120. Gross Amount Due From Borrower	420. Gross Amount Du	e To Seller	45	,183.51
200. Amounts Paid By Or In Behalf of Borrower	500. Reductions In Am	ount Due to Selle	r	
201. Deposit or earnest money	501. Excess deposit (see	e instructions)		
202. Principal amount of new loan(s)		502. Settlement charges (line 1400)		4,386.34
203. Existing loan(s) taken subject		503. Existing loan(s) taken subject to		0 707 47
204.	504. *Payoff of first mort		s, Inc 4	0,797.17
205.	505. Payoff of second m 506.	ongage roan		
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208.	508.			
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Adjustments for items unpaid by seller	Adjustments for items	unpaid by seller		41
210. City/town taxes	510. City/town taxes			
211. County taxes	511. County taxes 512. Assessments			
212. Assessments 213.	512. Assessments			
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220. Total Paid By/For Borrower	520. Total Reduction A 600. Cash At Settlemer		<u></u>	5,183.51
300. Cash At Settlement From/To Borrower 301. Gross amount due from Borrower (line 120)	601. Gross amount due			5,183.51
302. Less amounts paid by/for Borrower (line 220)	602. Less reductions in	· · · · · · · · · · · · · · · · · · ·		5,183.51
303.	603.	_#- 		<u></u>
The HUD-1 Settlement Statement which I have prepared is	a true and accurate account of this tran	nsaction. I have	e caused or will cause the fund	s% be
disbursed in accordance with this statement.			Date:	
Settlement Agent:			Dat6	

Settlement Agent:______* See Supplemental Page for details.

10.2 11.20 10.00	Settlement Charges 700. Total Sales/Broker's Commission based on price \$45,000.00 @ 6.0000% = \$2700.00 Division of Commission (line 700) as follows	Paid From Borrower's Funds at	Paid From Seller's Funds at
7.00. Contractors pet of Selberten Primers Delitar Physics Selberten 2.2 Contractors 2.4 Contrac	701. \$1,125.00 to Coldwell Banker Premier Realty	Settlement	Settlement
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			2,250.0 450.0
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	100. Items Payable in Connection with Loan	,	T
393. Approach Fee			Ţ
Silk Mortgage leverance Application Fremains Silk Assumption Fee Silk Silk Silk Silk Silk Silk Silk Silk	304. Credit Report		<u></u>
807. Assemptor Fee 808. 809. 809. 809. 809. 801. 804. 805. 805. 807. 807. 807. 807. 807. 807. 807. 807			<u> </u>
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900. Items Required by Lender to be Paid in Advance 907. Horrest 908. 909. 909. 909. 909. 909. 909. 909.			
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1103 Title insurance Binder	1101. Settlement or closing fee to First American Title Insurance Company Lenders Advantage		462.5
1104. Title Insurance Binder			
1105. Document Fee			
1106. Notary Fee			
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(Includes above term numbers:)			
1108. Title Insurance — See supplemental page for breakdown of individual fees and payees (includes above item numbers:) (i			
(includes above item numbers:) 1109. Lender's coverage \$0.00 1110. Owner's coverage \$0.00 1111. FAACS Fee 30% to First American Title Insurance Company Lenders Advantage POC \$138.41 1111. FAACS Fee 30% to First American Title Insurance Company Lenders Advantage POC \$138.41 1111.			461.3
1109. Lender's coverage \$40,00			
1111. FAACS Fee 30% to First American Title Insurance Company Lenders Advantage	1109. Lender's coverage \$0.00		
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1200. Government Recording and Transfer Charges 1201. **TRecording fees: Deed \$28.00 Mortgage \$0.00 Release \$0.00 1202. **City/county tax/stamps: Deed \$229.50 Mortgage \$0.00 1203. State tax/stamps: 1204. 1205. 1206. 1300. Additional Settlement Charges 1301. Survey to 1302. **Pest Inspection to 1303. HOA Association Dues to Coronado Palms HOA 1304. Transfer Fee to Terra West 1305. Reimburse for HOA to Nanette Verdin 1307. 1308. 1309. 1310. 1311. 1311. 1312. 1313. 1314. 1314. 1315. 1314. 1315. 1316. 1317. 1318. 1319. 1319. 1319. 1311. 1311. 1312. 1313. 1314. 1314. 1315. 1316. 1317. 1318. 1319. 1319. 1311. 1311. 1312. 1313. 1314. 1314. 1315. 1316. 1317. 1318. 1319. 1319. 1311. 131			
1201. *Recording fees: Deed \$28.00 Mortgage \$0.00 Release \$0.00	1200. Government Recording and Transfer Charges		
1203. State tax/stamps:	1201. *Recording fees: Deed \$28.00 Mortgage \$0.00 Release \$0.00		28.0
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1300. Additional Settlement Charges			1
1301. Survey to		*·	
1302. Pest Inspection to 1303. HOA Association Dues to Coronado Palms HOA 1304. Transfer Fee to Terra West 2 1305. Reimburse for HOA to Nanette Verdin 1306. 1307. 1308. 1309. 1310. 1311. 1312. 1313. 1314. Supplemental Summary 4,3	1301. Survey to		
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ļ 4,0	Supplemental Summary	 	4,386.
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		4,000.

Supplemental Page HUD-1 Settlement Statement	File No. 116-2418449
First American Title Insurance Company Lenders Advantage Estimated Statement	Loan No.
	Settlement Date:
Borrower Name & Address: Dennis Mefferd, Susana Mefferd	
Seller Name & Address: Tiffany Ann Watson 8000 West Badura Avenue Unit 2054, Las Vegas, NV 89113	

Section L. Settlement Charges continued		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
1108. Supplemental Summary	461.34		
a. Eagle Policy to First American Title Insurance Company Lenders Advantage			461.34
1201. Supplemental Summary	28.00		
a. Grant Deed to First American Title Insurance Company Lenders Advantage			28.00
1202. Supplemental Summary	229.50		
a. Real Property Transfer Tax-County to First American Title Insurance Company Lenders Advantage			229.50

Section K. Summary of Seller's Transaction continued			
400. Gross Amount Due To Seller		Seller Charges	Seller Credits
500. Reductions in Amount Due to Seller			
504. Supplemental Summary	40,797.17		
a) Principal Balance of Payoff Loan - Seterus, Inc		39,580.54	
Additional funds	• •	1,216.63	

The following Section is restated from the Settlement Statement P	age 1	
300. Cash At Settlement From/To Borrower	600. Cash At Settlement To/From Seller	
301. Gross amount due from Borrower (line 120)	601. Gross Amount due to Seller (line 420)	45,183.51
302. Less amounts paid by/for Borrower (line 220)	602. Less reductions in amounts due to Seller (line 520)	45,183.51
303.	603.	

Notice - This Estimated HUD 1 Settlement Statement is subject to changes, corrections or additions at the time of final computation of the HUD 1 Settlement Statement.

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 distributions 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.

SELLER(S):

Tiffary Ann Watson