

**Thompson, Rischele**

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**From:** Quintes, Maria  
**Sent:** Friday, March 02, 2012 9:17 AM  
**To:** Thompson, Rischele; 'Sharon@quantumdefaultservices.com'; Ouillette, Shari  
**Subject:** FW: 7940218\*\*\*\*\*6978591 / 2011112100018727/64 CONNER WAY\*\*Hud Approved  
**Importance:** High

Hi Rischele,

Please see Investor hud approval below. Once file is closed/funded, please send the following items:

- Copy of the HUD that was signed by all parties. If any changes have been made, pro-rations etc., we will also need a copy of the final certified true HUD.
- Copy of the signed and notarized Settlement Agreement
- Wire confirmation
- Signed ext till 3/2

Let me know if you have any questions..

Thanks to all.....

**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](mailto:mquintes@firstam.com)  
 A Member of the [First American Financial Corporation](#)  
 family of companies | NYSE: FAF

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**From:** Ouillette, Shari [<mailto:Shari.Ouillette@seterus.com>]  
**Sent:** Friday, March 02, 2012 9:02 AM  
**To:** Quintes, Maria  
**Subject:** 7940218\*\*\*\*\*6978591 / 2011112100018727/64 CONNER WAY\*\*Hud for approval COE 3/2  
**Importance:** High

Your HUD is approved. Don't forget to get me the final docs.  
 Shari

"Please see attached hud for approval.

Settlement date:	3/2	
Sales Price:	\$67,500	
Payoff amount:	\$61,528.34	(\$60,923.98 approved)
Commission:	\$4050	(6% = \$4050)
Seller closing cost:	\$1921.66	(\$2050 Approved)

Please approve for closing.

Thanks

**Maria Quintes**

3/2/2012

# 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, MI 49501-2008

Phone  
866.570.5277

Fax  
866.678.6277

Website  
www.seterus.com

## SETTLEMENT AGREEMENT

Date: February 9, 2012

L775J

Loan No: 7940218  
Borrower: Mary L January  
64 Conner Way  
Gardnerville, NV 89410

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 \$60,923.98 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 \$60,923.98, 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 ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://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.

Mary L January  
Loan No.: 7940218  
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 \$67,500.00. 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 \$2,025.00. 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 John & Josephine Haza 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.
9. 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, Seterus, 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 \$60,923.98.

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 \$60,923.98. 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](http://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.

Mary L. January  
Loan No.: 7940218  
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:**

By: Mary L. January Date: 10 FEB 2012  
Name: Mary L. January

By: \_\_\_\_\_ Date: \_\_\_\_\_  
Name: \_\_\_\_\_

**Payment remittance information:**

<b>VIA BANK WIRE TRANSFER</b>	<b>OR</b>	<b>VIA OVERNIGHT MAIL</b>
JP Morgan Chase Bank		Seterus, Inc.
ABA #0210-0002-1		14523 SW Millikan Way, Suite 200
For Further Credit to:		Beaverton, OR 97005
Seterus, Inc.		866.570.5277
Account # 859310005		888.502.0048 FAX
Reference- 7940218		

**Notarization Acknowledgment**

SIGNED BEFORE ME, BRENDA BROWER - NOTARY,  
THIS DAY, FEB 10, '12.

Brenda M. Brower



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](http://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.



**First American Title Insurance Company**

1663 US Highway 395, Suite 101 • Minden, NV 89423

**Seller's Estimated Settlement Statement**

**Property:** 64 Conner Way, Gardnerville, NV 89410

**File No:** 143-2418169

**Officer:** Rishale Thompson/Rt

**New Loan No:**

**Estimated Settlement Date:** 02/15/2012

**Disbursement Date:**

**Print Date:** 02/11/2012, 1:10 PM

**Buyer:** John Heza, Josephine Heza

**Address:** 345 Raymond Lane, Folsom, CA 95630

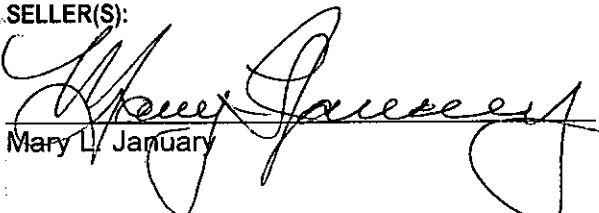
**Seller:** Mary L. January

**Address:** 64 Conner Way, Gardnerville, NV 89410

Charge Description	Seller Charge	Seller Credit
<b>Consideration:</b>		
Total Consideration		67,500.00
<b>Prorations:</b>		
County Tax 02/17/12 to 04/01/12 @\$875.84/yr		105.58
<b>Commission:</b>		
Commission Paid at Settlement to Re/Max Realty Affiliates	2,025.00	
Commission Paid at Settlement to Re/Max Realty Affiliates	2,025.00	
<b>Payoff Loan(s):</b>		
Lender: Seterus, Inc		
Principal Balance of Payoff Loan - Seterus, Inc	61,245.52	
<b>Title/Escrow Charges to:</b>		
Preliminary Short Sale Search to First American Title Insurance Company	500.00	
Escrow Fee - General to First American Title Insurance Company	437.50	
Overnight Delivery to First American Title Insurance Company	20.00	
Eagle Policy-O to First American Title Insurance Company	309.43	
Grant Deed to First American Title Insurance Company	9.00	
Recording Fee - S to	2.50	
Real Property Transfer Tax-County to First American Title Insurance Company	131.63	
<b>Disbursements Paid:</b>		
Transfer Fee-EST to Pineview HOA	375.00	
Association Dues-EST to Pineview HOA	525.00	
<b>Totals</b>	<b>67,605.58</b>	<b>67,605.58</b>

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

**SELLER(S):**

  
Mary L. January

**SIGNATURE RETURN**



# Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

<b>A. Settlement Statement</b>		<b>B. Type of Loan</b>	
<b>First American Title Insurance Company Estimated Statement</b>		1-5. Loan Type:	
		6. File Number: 143-2418169	
		7. Loan Number:	
		8. Mortgage Insurance Case Number:	
<b>C. Note:</b> 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.			
<b>D. Name &amp; Address of Borrower:</b> John Heza, Josephine Heza 345 Raymond Lane, Folsom, CA 95630			
<b>E. Name &amp; Address of Seller:</b> Mary L. January 64 Conner Way, Gardnerville, NV 89410			
<b>F. Name &amp; Address of Lender:</b>			
<b>G. Property Location:</b> 64 Conner Way, Gardnerville, NV 89410			
<b>H. Settlement Agent:</b> First American Title Insurance Company Address: 1663 US Highway 395, Suite 101, Minden, NV 89423		(775)782-5411	<b>I. Estimated Settlement Date:</b> 02/15/2012 <b>Print Date:</b> 02/11/2012, 1:29 PM <b>Disbursement Date:</b> <b>Signing Date:</b>
<b>Place of Settlement Address:</b> 1663 US Highway 395, Suite 101, Minden, NV 89423			

J. Summary of Borrower's Transaction	
<b>100. Gross Amount Due from Borrower</b>	
101. Contract Sales Price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	
104.	
105.	
<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
<b>120. Gross Amount Due from Borrower</b>	
<b>200. Amounts Paid by or in Behalf of Borrower</b>	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject	
204.	
205.	
206.	
207.	
208.	
209.	
<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes	
211. County taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. Total Paid by/for Borrower</b>	
<b>300. Cash at Settlement from/to Borrower</b>	
301. Gross amount due from borrower (line 120)	
302. Less amounts paid by/for borrower (line 220)	
303.	

K. Summary of Seller's Transaction	
<b>400. Gross Amount Due to Seller</b>	
401. Contract sales price	67,500.00
402. Personal property	
403. Total Deposits	
404.	
405.	
<b>Adjustments for items paid by seller in advance</b>	
406. City/town taxes	
407. County taxes 02/17/12 to 04/01/12 @\$875.84/yr	105.58
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
<b>420. Gross Amount Due to Seller</b>	
<b>500. Reductions in Amount Due to Seller</b>	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	6,360.06
503. Existing loan(s) taken subject	
504. Payoff of first mortgage loan to Seterus, Inc	61,245.52
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
<b>Adjustments for items unpaid by seller</b>	
510. City/town taxes	
511. County taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. Total Reduction Amount Due Seller</b>	
<b>600. Cash at Settlement to/from Seller</b>	
601. Gross amount due to seller (line 420)	67,605.58
602. Less reductions in amounts due seller (line 520)	67,605.58
603.	

Previous editions are obsolete.

\* See Supplemental Page for details.

\*\* Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. 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. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

Settlement Charges			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<b>700. Total Real Estate Broker Fees \$4,050.00</b>				
Division of commission (line 700) as follows:				
701.	\$4,050.00 to Re/Max Realty Affiliates			
702.				
703.	Commission paid at settlement			4,050.00
704.				
<b>800. Items Payable in Connection with Loan</b>				
801.	Our origination charge (from GFE #1)			
802.	Your credit or charge (points) for the specific interest rate chosen (from GFE #2)			
803.	Your adjusted origination charges (from GFE A)			
804.	Appraisal fee (from GFE #3)			
805.	Credit report (from GFE #3)			
806.	Tax service (from GFE #3)			
807.	Flood certification (from GFE #3)			
808.				
809.				
810.				
811.				
<b>900. Items Required by Lender to Be Paid in Advance</b>				
901.	Daily interest charges from (from GFE #10)			
902.		(from GFE #3)		
903.	Homeowner's insurance (from GFE #11)			
904.				
905.				
906.				
<b>1000. Reserves Deposited with Lender</b>				
1001.	Initial deposit for your escrow account (from GFE #9)			
1002.	Homeowner's insurance			
1003.	Mortgage insurance			
1004.	Property taxes			
1005.				
1006.				
1007.	Aggregate Adjustment			
<b>1100. Title Charges</b>				
1101.	Title services and lender's title insurance (from GFE #4)			
1102.	Settlement or closing fee to First American Title Insurance Company			937.50
1103.	Owner's title insurance - First American Title Insurance Company (from GFE #5)			309.43
1104.	Lender's title insurance			
1105.	Lender's title policy limit \$ 0.00			
1106.	Owner's title policy limit \$ 67,500.00			
1107.	Agent's portion of the total title insurance premium \$ 0.00 to First American Title Insurance Company			
1108.	Underwriter's portion of total title insurance premium \$ 618.86 to First American Title Insurance Company			
1109.	e-Recording Fee - S to			2.50
1110.	Overnight Delivery to First American Title Insurance Company			20.00
1111.				
1112.				
<b>1200. Government Recording and Transfer Charges</b>				
1201.	Government recording charges (from GFE #7)			
1202.	Recording fees: Deed \$9.00 Mortgage \$0.00 Release \$0.00			9.00
1203.	Transfer taxes (from GFE #8)			
1204.	City/county tax/stamps: Deed \$131.63 Mortgage \$0.00			131.63
1205.	State tax/stamps:			
1206.				
1207.				
1208.				
1209.				
1210.				
<b>1300. Additional Settlement Charges</b>				
1301.	Required services that you can shop for (from GFE #6)			
1302.	Association Dues-EST to Pineview HOA			525.00
1303.	Transfer Fee-EST to Pineview HOA			375.00
1304.				
1305.				
1306.				
1307.				
1308.				
1309.				
1310.				
1311.				
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>				<b>6,360.06</b>

\* See Supplemental Page for details. \*\* Paid on Behalf of Borrower. POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

Supplemental Page  
HUD-1 Settlement Statement

File No.  
143-2418169

First American Title Insurance Company  
Estimated Statement

Loan No.

Estimated Settlement Date:  
02/15/2012

**Borrower Name & Address:** John Heza, Josephine Heza  
345 Raymond Lane, Folsom, CA 95630

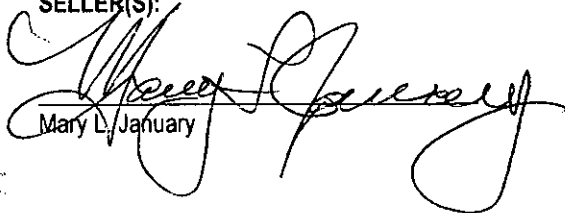
**Seller Name & Address:** Mary L. January  
64 Conner Way, Gardnerville, NV 89410

The following Section is restated from the Settlement Statement Page 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)	67,605.58
302. Less amounts paid by/for borrower (line 220)		602. Less reductions in amounts due seller (line 520)	67,605.58
303.		603.	

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):

  
Mary L. January

**SIGN AND RETURN**







# Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

<b>A. Settlement Statement</b>	<b>B. Type of Loan</b>
<b>First American Title Insurance Company Estimated Statement</b>	1-5. <b>Loan Type:</b> Conv. Unins.
	6. <b>File Number:</b> 143-2418169
	7. <b>Loan Number:</b>
	8. <b>Mortgage Insurance Case Number:</b>
<b>C. Note:</b> 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.	
<b>D. Name &amp; Address of Borrower:</b> John Heza, Josephine Heza 345 Raymond Lane, Folsom, CA 95630	
<b>E. Name &amp; Address of Seller:</b> Mary L. January 64 Conner Way, Gardnerville, NV 89410	
<b>F. Name &amp; Address of Lender:</b>	
<b>G. Property Location:</b> 64 Conner Way, Gardnerville, NV 89410	
<b>H. Settlement Agent:</b> First American Title Insurance Company (775)782-5411 <b>Address:</b> 1663 US Highway 395, Suite 101, Minden, NV 89423	
<b>Place of Settlement Address:</b> 1663 US Highway 395, Suite 101, Minden, NV 89423	
<b>1. Estimated Settlement Date:</b> 02/15/2012 <b>Print Date:</b> 02/11/2012, 1:29 PM <b>Disbursement Date:</b> <b>Signing Date:</b>	

J. Summary of Borrower's Transaction	
<b>100. Gross Amount Due from Borrower</b>	
101. Contract Sales Price	67,500.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	1,910.06
104. Tax Installment: Amount to Douglas County Treasurer	218.96
105.	
<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes	
107. County taxes 02/17/12 to 04/01/12 @\$875.84/yr	105.58
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
<b>120. Gross Amount Due from Borrower</b>	<b>69,734.60</b>
<b>200. Amounts Paid by or on Behalf of Borrower</b>	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject	
204.	
205.	
206.	
207.	
208.	
209.	
<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes	
211. County taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. Total Paid by/for Borrower</b>	
<b>300. Cash at Settlement from/to Borrower</b>	
301. Gross amount due from borrower (line 120)	69,734.60
302. Less amounts paid by/for borrower (line 220)	
<b>303. Cash (X From) ( To) Borrower</b>	<b>69,734.60</b>

K. Summary of Seller's Transaction	
<b>400. Gross Amount Due to Seller</b>	
401. Contract sales price	
402. Personal property	
403. Total Deposits	
404.	
405.	
<b>Adjustments for items paid by seller in advance</b>	
406. City/town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
<b>420. Gross Amount Due to Seller</b>	
<b>500. Reductions In Amount Due to Seller</b>	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
<b>Adjustments for items unpaid by seller</b>	
510. City/town taxes	
511. County taxes	
512. Assessments	
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518.	
519.	
<b>520. Total Reduction Amount Due Seller</b>	
<b>600. Cash at Settlement to/from Seller</b>	
601. Gross amount due to seller (line 420)	
602. Less reductions in amounts due seller (line 520)	
<b>603.</b>	

Previous editions are obsolete.

\* See Supplemental Page for details.

\*\* Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

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700. Total Real Estate Broker Fees		Division of commission (line 700) as follows:	
Paid From Seller's Funds at Settlement	Paid From Borrower's Funds at Settlement		
		701.	
		702.	
		703.	Commission paid at settlement
		704.	
		800.	Items Payable in Connection with Loan
		801.	Our origination charge (from GFE #1)
		802.	Your credit or charge (points) for the specific interest rate chosen (from GFE #2)
		803.	Your adjusted origination charges (from GFE A)
		804.	Appraisal fee (from GFE #3)
		805.	Credit report (from GFE #3)
		806.	Tax service (from GFE #3)
		807.	Flood certification (from GFE #3)
		808.	
		809.	(from GFE #3)
		810.	(from GFE #3)
		811.	(from GFE #3)
		900.	Items Required by Lender to Be Paid in Advance
		901.	Daily interest charges from (from GFE #10)
		902.	(from GFE #3)
		903.	Homeowner's insurance to TBD (from GFE #11)
	750.00	904.	
		905.	
		906.	
		1000.	Reserves Deposited with Lender
		1001.	Initial deposit for your escrow account (from GFE #9)
		1002.	Homeowner's insurance
		1003.	Mortgage insurance
		1004.	Property taxes
		1005.	
		1006.	
		1007.	Aggregate Adjustment
		1100.	Title Charges
		1101.	Title services and lender's title insurance (from GFE #4)
	460.00	1102.	Settlement or closing fee (from GFE #4)
		1103.	Owner's title insurance - First American Title Insurance Company
	309.43	1104.	Lender's title insurance (from GFE #5)
		1105.	Lender's title policy limit \$ 0.00
		1106.	Owner's title policy limit \$ 67,500.00
		1107.	Agent's portion of the total title insurance premium \$ 0.00
		1108.	Underwriter's portion of total title insurance premium \$ 618.86 to First American Title Insurance Company
		1109.	
		1110.	
		1111.	
		1112.	
		1200.	Government Recording and Transfer Charges
		1201.	Government recording charges (from GFE #7)
	9.00	1202.	Recording fees: Deed \$9.00 Mortgage \$0.00 Release \$0.00 (from GFE #7)
		1203.	Transfer taxes
	131.63	1204.	City/county tax/stamps: Deed \$131.63 Mortgage \$0.00 (from GFE #8)
		1205.	State tax/stamps:
		1206.	
		1207.	
		1208.	
		1209.	
		1210.	
		1300.	Additional Settlement Charges
		1301.	Required services that you can shop for (from GFE #6)
	250.00	1302.	refundable at close of escrow to PAD
		1303.	
		1304.	
		1305.	
		1306.	
		1307.	
		1308.	
		1309.	
		1310.	
		1311.	
		1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)

\* See Supplemental Page for details. \*\* Paid on Behalf of Borrower. POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).



**SIGN AND RETURN**

BUYER(S):  
 John Heza  
 Josephine Heza

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.

The following Section is restated from the Settlement Statement Page 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)
302. Less amounts paid by/for borrower (line 220)	602. Less reductions in amounts due seller (line 520)
303. Cash (X From) ( To) Borrower	603.

<b>Supplemental Page</b> HUD-1 Settlement Statement		File No. 143-2418169
<b>First American Title Insurance Company</b> Estimated Statement		Loan No. Estimated Settlement Date: 02/15/2012
<b>Borrower Name &amp; Address:</b> John Heza, Josephine Heza 345 Raymond Lane, Folsom, CA 95630		
<b>Seller Name &amp; Address:</b> Mary L. January 64 Conner Way, Gardnerville, NV 89410		

Account: 3013770000 - FIRST AMERICAN TITLE COMPANY OF NEVADA  
Report Date: 03/06/2012  
Subject: 3013770000- FED WIRE TRANSFER DEBIT - \$61,528.34

\$61,528.34

ACCOUNT: 3013770000  
TYPE: WIRE TRANSFER DEBIT  
REF: 20120650853700  
IMAD: 20120306L1B78J1C000240  
OMAD:

SNDBKABA: 122241255  
SNDBKNAME: FST AM TR CO SANA  
RCVBKABA: 021000021  
RCVBKNAME: JPMCHASE  
ORGID: 3013770000  
ORG: FIRST AMERICAN TITLE COMPANY OF NEVATTN ESCROW TRUST ACCOUNTING  
9000 E PIMA CENTER PARKWAY SCOTTSDALE AZ 85258  
BNF: 859310005SETERUS, INC  
OBI: REF - 7940218 MARY JANUARY  
64 CONNER WAY GARDNERVILLE, NV

RCVBKINFO:  
IBKINFO:  
BBKINFO:  
BNFINFO:  
BBI: BEGIN,4143,1377,128,3972746,2418169,END  
RFB:  
PNRM TIME: 03/06/2012 06:15:40

Created: 2012-03-06 06:20:29

DocuSign Envelope ID: C8402B58-8456-4F08-B1F0-74DE2801E5DD



EXTENSION OF CONTRACT TERMS

To Agreement dated Dec. 20, 2011, between Mary JANUARY, Seller and John W. Heza & Josephine M. Heza Buyer, concerning property located at 84 Conner Way - Gardnerville, NV. 8941

Buyer and Seller agree to amend the above described Agreement as follows:

- 1. The date for obtaining commitment for new financing and/or assumption of existing financing is changed to
2. The date for objecting to title is changed to
3. The date for approving inspections is changed to
4. The date for close of escrow is changed to Mar. 2, 2012
5. The date for delivering possession of property is changed to
6. Other dates set forth in the Agreement are changed as follows:

Blank lines for item 6 details

7. Additional Amendments:

Blank lines for item 7 details

All other TERMS and CONDITIONS of the Agreement will remain the same.

Buyer John W. Heza

Date Mar. 2, 2012

Buyer Josephine M. Heza

Date Mar. 2, 2012

Seller Mary January

Date Mar. 2, 2012

Seller

Date

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# Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

<b>A. Settlement Statement</b>		<b>B. Type of Loan</b>	
<b>First American Title Insurance Company Final Statement</b>		1-5. Loan Type: Conv. Unins.	
		6. File Number: 143-2418169	
		7. Loan Number:	
		8. Mortgage Insurance Case Number:	
<b>C. Note:</b> 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.			
<b>D. Name &amp; Address of Borrower:</b> John Heza, Josephine Heza 1000 Lead Hill Blvd Room 108, Roseville, CA 95678			
<b>E. Name &amp; Address of Seller:</b> Mary L. January			
<b>F. Name &amp; Address of Lender:</b>			
<b>G. Property Location:</b> 64 Conner Way, Gardnerville, NV 89410			
<b>H. Settlement Agent:</b> First American Title Insurance Company Address: 1663 US Highway 395, Suite 101, Minden, NV 89423		(775)782-5411	
<b>Place of Settlement Address:</b> 1663 US Highway 395, Suite 101, Minden, NV 89423		<b>I. Settlement Date:</b> 03/02/2012 <b>Print Date:</b> 03/05/2012, 3:40 PM <b>Disbursement Date:</b> 03/02/2012 <b>Signing Date:</b>	

I CERTIFY THIS TO BE A TRUE AND  
CORRECT COPY OF THE ORIGINAL  
DOCUMENT  
BY \_\_\_\_\_  
FIRST AMERICAN TITLE CO.

J. Summary of Borrower's Transaction	
<b>100. Gross Amount Due from Borrower</b>	
101. Contract Sales Price	67,500.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	999.06
104. Tax Installment: Amount to Douglas County Treasurer	218.96
105.	
<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes	
107. County taxes 03/02/12 to 04/01/12 @\$875.84/yr	71.99
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
<b>120. Gross Amount Due from Borrower</b>	<b>68,790.01</b>
<b>200. Amounts Paid by or on Behalf of Borrower</b>	
201. *Deposit or earnest money	69,734.60
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject	
204.	
205.	
206.	
207.	
208.	
209.	
<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes	
211. County taxes	
212. Assessments	
213. Association Dues 03/01/12 to 03/02/12 @\$89.00/mo	2.87
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. Total Paid by/for Borrower</b>	<b>69,737.47</b>
<b>300. Cash at Settlement from/to Borrower</b>	
301. Gross amount due from borrower (line 120)	68,790.01
302. Less amounts paid by/for borrower (line 220)	69,737.47
<b>303. Cash ( From) (X To) Borrower</b>	<b>947.46</b>

K. Summary of Seller's Transaction	
<b>400. Gross Amount Due to Seller</b>	
401. Contract sales price	67,500.00
402. Personal property	
403. Total Deposits	
404.	
405.	
<b>Adjustments for items paid by seller in advance</b>	
406. City/town taxes	
407. County taxes 03/02/12 to 04/01/12 @\$875.84/yr	71.99
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
<b>420. Gross Amount Due to Seller</b>	<b>67,571.99</b>
<b>500. Reductions in Amount Due to Seller</b>	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	6,040.78
503. Existing loan(s) taken subject	
504. Payoff of first mortgage loan to Seterus, Inc	61,528.34
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
<b>Adjustments for items unpaid by seller</b>	
510. City/town taxes	
511. County taxes	
512. Assessments	
513. Association Dues 03/01/12 to 03/02/12 @\$89.00/mo	2.87
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. Total Reduction Amount Due Seller</b>	<b>67,571.99</b>
<b>600. Cash at Settlement to/from Seller</b>	
601. Gross amount due to seller (line 420)	67,571.99
602. Less reductions in amounts due seller (line 520)	67,571.99
<b>603. Cash ( To) ( From) Seller</b>	

Previous editions are obsolete.

\* See Supplemental Page for details. \*\* Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

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L. Settlement Charges				
			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<b>700. Total Real Estate Broker Fees \$4,050.00</b>				
Division of commission (line 700) as follows:				
701. \$1,250.00 to Re/Max Realty Affiliates				
702. \$1,687.50 to Re/Max Realty Affiliates				
703. Commission paid at settlement				2,937.50
*Supplemental Summary				1,112.50
<b>800. Items Payable in Connection with Loan</b>				
801. Our origination charge	(from GFE #1)			
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)			
803. Your adjusted origination charges	(from GFE A)			
804. Appraisal fee	(from GFE #3)			
805. Credit report	(from GFE #3)			
806. Tax service	(from GFE #3)			
807. Flood certification	(from GFE #3)			
808.	(from GFE #3)			
809.	(from GFE #3)			
810.	(from GFE #3)			
811.	(from GFE #3)			
<b>900. Items Required by Lender to Be Paid in Advance</b>				
901. Daily interest charges from	(from GFE #10)			
902.	(from GFE #3)			
903. Homeowner's insurance	(from GFE #11)			
904.				
905.				
906.				
<b>1000. Reserves Deposited with Lender</b>				
1001. Initial deposit for your escrow account	(from GFE #9)			
1002. Homeowner's insurance				
1003. Mortgage insurance				
1004. Property taxes				
1005.				
1006.				
1007. Aggregate Adjustment				
<b>1100. Title Charges</b>				
1101. Title services and lender's title insurance	(from GFE #4)	460.00		
1102. Settlement or closing fee	\$437.50			837.50
to First American Title Insurance Company				
1103. Owner's title insurance - First American Title Insurance Company	(from GFE #5)	309.43		309.43
1104. Lender's title insurance				
1105. Lender's title policy limit \$ 0.00				
1106. Owner's title policy limit \$ 67,500.00				
1107. Agent's portion of the total title insurance premium \$ 0.00				
to First American Title Insurance Company				
1108. Underwriter's portion of total title insurance premium \$ 618.86				
to First American Title Insurance Company				
1109. e-Recording Fee - S to				2.50
1110.				
1111.				
1112.				
<b>1200. Government Recording and Transfer Charges</b>				
1201. Government recording charges	(from GFE #7)	9.00		
1202. Recording fees: Deed \$18.00 Mortgage \$0.00 Release \$0.00				9.00
1203. Transfer taxes	(from GFE #8)	131.63		
1204. City/county tax/stamps: Deed \$263.26 Mortgage \$0.00				131.63
1205. State tax/stamps:				
1206.				
1207.				
1208.				
1209.				
1210.				
<b>1300. Additional Settlement Charges</b>				
1301. Required services that you can shop for	(from GFE #6)			
1302. Association Dues Sept - Feb to Pineview HOA				675.72
1303. Dues for March to Pineview HOA		89.00		
1304. Transfer Fee to Pineview HOA				25.00
1305.				
1306.				
1307.				
1308.				
1309.				
1310.				
1311.				
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>			<b>999.06</b>	<b>6,040.78</b>

\* See Supplemental Page for details.

\*\* Paid on Behalf of Borrower.

POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit / charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
0.00	
0.00	
0.00	
0.00	131.63

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103
	#
	#
	#
	#
	#

Good Faith Estimate	HUD-1
0.00	9.00
0.00	460.00
0.00	309.43

<b>Total</b>
<b>Increase between GFE and HUD-1 Charges</b>

778.43	or	778.43
		N/A

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901
Homeowner's insurance	# 903
	#
	#
	#

Good Faith Estimate	HUD-1
0.00	
0.00	

**Loan Terms**

Your initial loan amount is	\$ 0.00								
Your loan term is	years								
Your initial interest rate is	%								
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance								
Can your interest rate rise?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of % . The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by % . Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than % .								
Even if you make payments on time, can your loan balance rise?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$ .								
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$ . The maximum it can ever rise to is \$ .								
Does your loan have a prepayment penalty?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ .								
Does your loan have a balloon payment?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .								
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$ . This includes principal, interest, any mortgage insurance and any items checked below: <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Property taxes</td> <td><input type="checkbox"/> Homeowner's insurance</td> </tr> <tr> <td><input type="checkbox"/> Flood insurance</td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	<input type="checkbox"/> Property taxes	<input type="checkbox"/> Homeowner's insurance	<input type="checkbox"/> Flood insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Property taxes	<input type="checkbox"/> Homeowner's insurance								
<input type="checkbox"/> Flood insurance	<input type="checkbox"/>								
<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/>	<input type="checkbox"/>								

**Note:** If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

**Supplemental Page  
HUD-1 Settlement Statement**

**File No.  
143-2418169**

**First American Title Insurance Company  
Final Statement**

**Loan No.**

**Settlement Date:  
03/02/2012**

**Borrower Name & Address:** John Heza, Josephine Heza  
1000 Lead Hill Blvd Room 108, Roseville, CA 95678

**Seller Name & Address:** Mary L. January

Section L. Settlement Charges continued	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<b>704. Supplemental Summary</b>	<b>1,112.50</b>	
705. 20% LA Commission to Quantum Servicing		337.50
706. Commission Paid at Settlement to Premiere Asset Services (REO)		675.00
707. Material Fee to Quantum Servicing		100.00

Section J. Summary of Borrower's Transaction continue	Borrower Charges	Borrower Credits
<b>100. Gross Amount Due From Borrower</b>		
<b>200. Amounts Paid By Or In Behalf of Borrower</b>		
<b>201. Supplemental Summary</b>	<b>69,734.60</b>	
a. Funds For Closing		69,734.60

The following Section is restated from the Settlement Statement Page 1			
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	68,790.01	601. Gross amount due to seller (line 420)	67,571.99
302. Less amounts paid by/for borrower (line 220)	69,737.47	602. Less reductions in amounts due seller (line 520)	67,571.99
<b>303. Cash ( From) (X To) Borrower</b>	<b>947.46</b>	<b>603. Cash ( To) ( From) Seller</b>	