

<b>A. Settlement Statement</b>	<b>B. Type of Loan</b>
<b>First American Title Insurance Company Lenders Advantage Estimated Statement</b>	1-5. Loan Type
	6. File Number 116-2418449
	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 "(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

**E. Name of Seller:** Tiffany Ann Watson  
8000 West Badura Avenue, Unit 2054, Las Vegas, NV 89113

**F. Name of Lender:**

**G. Property Location:** 8000 West Badura Avenue, Unit 2054, Las Vegas, NV 89113

<b>H. Settlement Agent:</b> First American Title Insurance Company Lenders Advantage Address: 2490 Paseo Verde Parkway, Suite 100, Henderson, NV 89074	<b>I.</b> Estimated Settlement Date: 02/13/2012 Print Date: 01/10/2012, 10:34 AM Disbursement Date: Signing Date:
<b>Place of Settlement Address:</b> 2490 Paseo Verde Parkway, Suite 100, Henderson, NV 89074	

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	45,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)		403. Total Deposits	
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		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
<b>120. Gross Amount Due From Borrower</b>		<b>420. Gross Amount Due To Seller</b>	<b>45,000.00</b>
<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 (line 1400)	6,532.50
203. Existing loan(s) taken subject		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan - TBD	37,868.04
205.		505. Payoff of second mortgage loan	
206.		506. **Credit Buyer Owner's Policy	466.00
207.		507. 4th Quarter 2011-12 Taxes to Clark County Treasurer Office	133.46
208.		508.	
209.		509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
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.	
217.		517.	
218.		518.	
219.		519.	
<b>220. Total Paid By/For Borrower</b>		<b>520. Total Reduction Amount Due Seller</b>	<b>45,000.00</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)	45,000.00
302. Less amounts paid by/for Borrower (line 220)		602. Less reductions in amounts due to Seller (line 520)	45,000.00
303.		603.	

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.  
 Settlement Agent: \_\_\_\_\_ Date: \_\_\_\_\_

\* See Supplemental Page for details.

<b>L. Settlement Charges</b>		
<b>700. Total Sales/Broker's Commission based on price \$45,000.00 @ 6.0000% = \$2700.00</b>	<b>Paid From Borrower's Funds at Settlement</b>	<b>Paid From Seller's Funds at Settlement</b>
Division of Commission (line 700) as follows		
701. \$1,350.00 to Coldwell Banker Premier Realty		
702. \$1,350.00 to Realty One Group		
703. Commission paid at Settlement		2,700.00
704.		
<b>800. Items Payable in Connection with Loan</b>		
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		
<b>900. Items Required by Lender to be Paid in Advance</b>		
901. Interest		
902.		
903. Hazard Insurance Premium for		
904.		
905.		
Supplemental Summary		
<b>1000. Reserves Deposited with Lender</b>		
1001. Hazard Insurance		
1002. Mortgage Insurance		
1003. City Property Taxes		
1004. County Property Taxes		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Accounting Adjustment		
<b>1100. Title Charges</b>		
1101. Settlement or closing fee to First American Title Insurance Company Lenders Advantage		462.50
1102. Abstract or title search		
1103. Title examination		
1104. Title Insurance Binder		
1105. Document Fee		
1106. Notary Fee		
1107. Attorney Fee		
(includes above item numbers: )		
1108. Title Insurance – See supplemental page for breakdown of individual fees and payees		
(includes above item numbers: )		
1109. Lender's coverage \$0.00		
1110. Owner's coverage \$45,000.00		
1111.		
1112.		
1113.		
1114.		
1115.		
1116.		
1117.		
<b>1200. Government Recording and Transfer Charges</b>		
1201. *Recording fees: Deed \$28.00 Mortgage \$0.00 Release \$0.00		28.00
1202. *City/county tax/stamps: Deed \$229.50 Mortgage \$0.00		229.50
1203. State tax/stamps:		
1204.		
1205.		
1206.		
<b>1300. Additional Settlement Charges</b>		
1301. Survey to		
1302. Pest Inspection to		
1303. HOA Transfer Fee to TBD		250.00
1304. HOA Association Dues to TBD		2,000.00
1305. HOA Document Fee to TBD		125.00
1306. HOA Resale Package per NRS 116.4109 to TBD		425.00
1307. Sewer to Clark County Water Reclamation District		250.00
1308. Trash to Republic Services of Southern Nevada		62.50
1309.		
1310.		
1311.		
1312.		
1313.		
1314.		
Supplemental Summary		
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>		<b>6,532.50</b>

\* See Supplemental Page for details.

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

Section L. Settlement Charges continued	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
<b>1201. Supplemental Summary</b> <span style="float: right;"><b>28.00</b></span>		
a. Grant Deed to First American Title Insurance Company Lenders Advantage		28.00
<b>1202. Supplemental Summary</b> <span style="float: right;"><b>229.50</b></span>		
a. Real Property Transfer Tax-County to First American Title Insurance Company Lenders Advantage		229.50

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)	<b>45,000.00</b>
302. Less amounts paid by/for Borrower (line 220)		602. Less reductions in amounts due to Seller (line 520)	<b>45,000.00</b>
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.