

A. Settlement Statement	B. Type of Loan
First American Title Insurance Company Lenders Advantage Estimated Statement	1-5. Loan Type
	6. File Number [REDACTED]
	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: [REDACTED]

E. Name of Seller: [REDACTED]

F. Name of Lender:

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

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

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		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.	
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		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
120. Gross Amount Due From Borrower		420. Gross Amount Due To Seller	45,000.00
200. Amounts Paid By Or In Behalf of Borrower		500. Reductions In Amount Due to Seller	
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.	
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.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower		520. Total Reduction Amount Due Seller	45,000.00
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)	45,000.00
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.

L. Settlement Charges		
700. Total Sales/Broker's Commission based on price \$45,000.00 @ 6.0000% = \$2700.00	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
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.		
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		
1100. Title Charges		
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.		
1200. Government Recording and Transfer Charges		
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.		
1300. Additional Settlement Charges		
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		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		6,532.50

* See Supplemental Page for details.

Supplemental Page
HUD-1 Settlement Statement

File No.

**First American Title Insurance Company Lenders Advantage
Estimated Statement**

Loan No.

Settlement Date:

Borrower Name & Address: Dennis Mefferd, Susana Mefferd

Seller Name & Address:

Section L. Settlement Charges continued

Paid From
Borrower's
Funds at
Settlement

Paid From
Seller's
Funds at
Settlement

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

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)	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.	

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.