

Dewey Cheatham & Howe, LLC

234 Disbar Road

Fake City, Alabama 35226

Borrower	Joe W. Borrowers and Jane R. Borrower 4774 Some Street Ardsley, New York 15455	Property	4774 Some Street Ardsley, New York 15455	Sale Price	\$180,000.00
Seller	Peter Sellers 123 Sales Street Nashville, Tennessee 34567	Lender	FIRST FEDERAL BANK, FSB	Loan ID #	123456789
				Closing Date	4/15/2013
				File #	ZZZ-UCDF

Combined Buyer/Seller Statement

POC	Seller Debit	Credit	File #	ZZZ-UCDF	POC	Buyer Debit	Credit
Financial							
		\$180,000.00	Sales price of property			\$180,000.00	
		\$5,000.00	Personal Property			\$5,000.00	
			Deposit or earnest money				\$10,000.00
			Loan Amount				\$144,000.00
	\$2,500.00		Seller Credit				\$2,500.00
			Second Loan (Principal Balance \$19,000)				\$18,000.00
			Rebate from Epsilon Title				\$750.00
Adjustments and Prorations							
		\$75.00	HOA Dues from 04/15/2013 to 04/30/2013			\$75.00	
	\$300.00		City/Town Taxes from 12/15/2012 to 04/15/2013				\$300.00
	\$240.00		County Taxes from 01/15/2013 to 04/15/2013				\$240.00
Loan Charges to Lender							
			0.25% of Loan Amount Points			\$360.00	
			Application Fee to FIRST FEDERAL BANK, FSB			\$300.00	
			Manual Underwriting Fee to FIRST FEDERAL BANK, FSB			\$500.00	
Other Loan Charges							
			Credit Report Fee to Information Inc.		(\$40.00 POC)		
			Flood Certification to Info Co.			\$90.00	
			Property Tax Status Research Fee to Property Research Inc.			\$150.00	
Prepaid Items							
			Homeowner's Insurance Premium to Insurance Co.			\$1,209.96	
			Prepaid Interest (\$15.50 per day from 4/15/13 to 5/1/13)			\$248.00	
			Property Taxes (5 mo.) to Any City USA			\$375.00	
			Property Taxes (6 mo.) to Any City USA			\$480.00	
Escrows							
			Homeowner's Insurance (\$100.83 per month for 2 mo.)			\$201.66	
			Property Taxes (\$75.00 per month for 2 mo.)			\$150.00	
			Property Taxes (\$80.00 per month for 3 mo.)			\$240.00	
			Aggregate Adjustment			-\$135.83	
Title/Settlement Charges							
			Title - Endorsement Fee to Epsilon Title Co.			\$800.00	
			Title - Examination Fee to Epsilon Title Co.			\$650.00	
			Title - Insurance Binder Fee to Epsilon Title Co.			\$500.00	
			Title - Lenders Coverage Premium to Epsilon Title Co.			\$500.00	
			Title - Owners Coverage Premium to Epsilon Title Co.			\$700.00	
Real Estate Commission							
	\$5,400.00		Real Estate Commission Buyers Broker to Omega Real Estate Brokers				
	\$5,400.00		Real Estate Commission Sellers Broker to Alpha Real Estate Brokers				

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Government Recording and Transfer Charges

			Recording Fees	Deed \$40.00	Mortgage \$90.00			\$130.00	
	\$950.00		Transfer Taxes	to	Any State				

Payoffs/Reductions of amount due to Seller

	\$100,000.00		Payoff First Mortgage Loan						
	\$25,000.00		Payoff Second Mortgage Loan						

Miscellaneous Charges

			Hoa Special Assessment	to	HOA Acre Inc.			\$650.00	
(\$750.00 POC)			Home Inspection Fee	to	Engineers Inc.				
	\$450.00		Home Warranty Fee	to	XYZ Warranty Inc.				
			Pest Inspection Fee	to	Pests Co.			\$150.00	
			Survey Fee	to	Surveys Co.			\$285.50	

	Debit	Credit		Debit	Credit
Totals	\$140,240.00	\$185,075.00	Subtotals	\$193,609.29	\$175,790.00
Credit minus Debit equals Due To Seller	\$44,835.00		Lender Credit	\$0.00	
			Totals	\$193,609.29	\$175,790.00
			Credit minus Debit equals Due From Borrower	\$17,819.29	

Combined Buyer/Seller Statement Signature Addendum

File Number:: ZZZ-UCDF
Closing Date: 4/15/2013
Property Address: 4774 Some Street
Ardsley, New York 15455

I have carefully reviewed the Closing Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Closing Statement.

Joe W. Borrowers
4774 Some Street
Ardsley, NY 15455

Borrower Date: 04/15/13

Peter Sellers
123 Sales Street
Nashville, TN 34567

Seller Date: 04/15/13

Jane R. Borrower, by Joe Borrower, as executor
4774 Some Street
Ardsley, 15455

Borrower Date: 04/15/13

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

This Closing Statement 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: **Dewey Cheatham & Howe, LLC**

Will I. Cheatham

Date: 04/15/13