

NOTICE TO CUSTOMERS
An Indemnity Bond will be required before this check will be released or returned in the event it is lost, misplaced or stolen.

WOODFOREST NATIONAL BANK
Houston, Texas
(713) 455-7000
Member FDIC

1983402
5/8/2005 5:17 PM
732 284 EMCCO

PAY *****ONE THOUSAND DOLLARS ONLY*****

TO THE ORDER OF Land America Title Company \$1,000.00

W. L. ...
Address Of Payer
Signature Of Payer

MONEY ORDER
VOID AFTER 60 DAYS
NOT VALID OVER \$1,000.00

⑆00017883402⑆

NOTICE TO CUSTOMERS
An Indemnity Bond will be required before this check will be released or returned in the event it is lost, misplaced or stolen.

WOODFOREST NATIONAL BANK
Houston, Texas
(713) 455-7000

1983402
5/8/2005 5:17 PM
732 284 EMCCO

35-846
100

RECEIPT COPY

PAY *****ONE THOUSAND DOLLARS ONLY*****

TO THE ORDER OF Land America Title Company Amount: \$1,000.00
Funds: 100.00

MONEY ORDER
VOID AFTER 60 DAYS
NOT VALID OVER \$1,000.00

DATE _____ THRU _____
MISC * NOT *

THIS DOCUMENT HAS A COLORED BACKGROUND AND DIMENSIONAL SECURITY FEATURES

WOODFOREST NATIONAL BANK
Houston, Texas
(713) 431-7000

1950
5/8/2005
732 241

NOTICE TO CUSTOMERS
An indemnity bond will be required before this check will be replaced or reissued in the event it is lost, misplaced or stolen.

PAY ***ONE THOUSAND DOLLARS ONLY*****

TO THE ORDER OF Land America Title Company

\$1,000.00

MONEY ORDER

VOID AFTER 90 DAYS
NOT VALID OVER \$1,000.00

11/10 Edgewise
Signature of Edgewise

15480001983405

NOTICE TO CUSTOMERS
An indemnity bond will be required before this check will be replaced or reissued in the event it is lost, misplaced or stolen.

WOODFOREST NATIONAL BANK
Houston, Texas
(713) 431-7000

1950
5/8/2005
732 241

RECEIPT COPY

PAY ***ONE THOUSAND DOLLARS ONLY*****

TO THE ORDER OF Land America Title Company

Amount: \$1,000.00
Fee:

MONEY ORDER

15480001983405

NOTICE TO CUSTOMERS
An Indemnity Bond will be required before this check will be replaced or refunded in the event it is lost, misplaced or stolen.

WOOD FOREST NATIONAL BANK
Houston, Texas
(713) 454-7000

5/6/2005
7322

PAY ***ONE THOUSAND DOLLARS ONLY***

TO THE ORDER OF Land America Title Company

MONEY ORDER

VOID AFTER 90 DAYS
NOT VALID OVER \$1,000.00

0001903400

NOTICE TO CUSTOMERS
An Indemnity Bond will be required before this check will be replaced or refunded in the event it is lost, misplaced or stolen.

WOOD FOREST NATIONAL BANK
Houston, Texas
(713) 454-7000

5/6/2005
7322

RECEIPT COPY

PAY ***ONE THOUSAND DOLLARS ONLY***

TO THE ORDER OF Land America Title Company

MONEY ORDER

VOID AFTER 90 DAYS
NOT VALID OVER \$1,000.00

NOTICE TO CUSTOMERS
An Indemnity Bond will be required before this check will
be replaced or refunded in the event it is lost, misplaced or
stolen.

WOODFORD
NATIONAL BANK
Houston, Texas
(713) 436-7100

100
5/6/2005
732 20

PAY ***ONE THOUSAND DOLLARS ONLY *****

TO THE ORDER OF Land America Company

MONEY ORDER

John Edgecraft
[Signature]

WOODFORD NATIONAL BANK

NOTICE TO CUSTOMERS
An Indemnity Bond will be required before this check will
be replaced or refunded in the event it is lost, misplaced or
stolen.

WOODFORD
NATIONAL BANK
Houston, Texas
(713) 436-7100

100
5/6/2005
732 20

RECEIPT COPY

PAY ***ONE THOUSAND DOLLARS ONLY *****

TO THE ORDER OF Land America Company

Amount:
Five

WOODFORD NATIONAL BANK

NOTICE TO CUSTOMERS
An indemnity bond will be required before this check will be replaced or reissued in the event it is lost, misapplied or stolen.

VOID

WOODFOREST NATIONAL BANK
Houston, Texas (41) 435-1000 Member FDIC

5/8/2005
732 204 H 00

PAY *****ONE THOUSANT DOLLARS ONLY*****

TO THE ORDER OF United America Telephone Company

MONEY ORDER

DATE 5/8/2005
AMOUNT \$1,000.00

Address of Purchaser
Signature of Purchaser

NOTICE TO CUSTOMERS
An indemnity bond will be required before this check will be replaced or reissued in the event it is lost, misapplied or stolen.

WOODFOREST NATIONAL BANK
Houston, Texas (41) 435-1000 Member FDIC

19
5/8/2005
732 204 H 00

RECEIPT COPY

PAY *****ONE THOUSANT DOLLARS ONLY*****

TO THE ORDER OF United America Telephone Company

MONEY ORDER

DATE 5/8/2005
AMOUNT \$1,000.00

FOR United America Telephone Company

5329

LEWIS & ASSOCIATES 02-90
2214 MAIN STREET
DALLAS, TEXAS 75201

1961-489

4-28-05

22-01-110
1110
182207415

Land American Title
Four Thousand & no
hundred & no

\$4,000

BANK ONE
3111 North Elm Street, N.A.
Dallas, Texas 75201

Brookridge Contract

John A. Lewis

⑆005329⑆ ⑆111000611⑆

406250587 10-86
220
OFFICIAL CHECK
Date 05/13/2005

BANK ONE

Texas Remitter JOHN J LEWIS

Pay: FOUR THOUSAND NINE HUNDRED NINETY FOUR DOLLARS AND 56 CENTS
\$ *****4,994.56 ***

Pay To The Order Of LANDAMERICA

STEPHEN P. HUGHES
First Vice President
Issued by Integrated Payment Systems Inc., Englewood, Colorado
JPMORGAN CHASE BANK, N.A.
Buffalo, NY

450918 022000688 25004062505879

406250586 10-86
220
OFFICIAL CHECK
Date 05/13/2005

BANK ONE

Texas Remitter John & Vanessa Lewis

Pay: NINE THOUSAND SIX HUNDRED ONE DOLLARS AND 00 CENTS
\$ *****

Pay To The Order Of Land America Title Co.

STEPHEN P. HUGHES
First Vice President
Issued by Integrated Payment Systems Inc., Englewood, Colorado
JPMORGAN CHASE BANK, N.A.
Buffalo, NY

450918 022000688 25004062505869

1961000189 504

JOHN LEWIS

April 14, 2005
Date

Pay to the Order of Lord America Title \$ 1,000.00
ONE thousand & no/100 Dollars

FIRST PRIORITY

POSTAL SERVICE
 United States Postal Service
 Department of Justice

Julius L. Thompson
 Julius L. Thompson

A. Settlement Statement

U.S. Department of Housing
and Urban Development

B. Type of Loan
 1. FHA 2. FHA 3. Conv Unins
 4. VA 5. Conv Ins. 6. Seller Finance

6. File Number: 1963000489

7. Loan Number

8. Mortgage Ins 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 "(a.p.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower
John Lewis and Vanessa Horton
Dallas, TX 75254

E. Name & Address of Seller
Matthew H Christack and wife, Jennifer R Christack
Dallas, TX 75240-3578

F. Name & Address of Lender
BNC MORTGAGE INC., 15A01A
P.O. BOX 33855
IRVING, CA 92023-9658

G. Property Location
Dallas, TX 75240-3520

H. Settlement Agent Name
LandAmerica American Title Company
6029 Beltline Road
Dallas, TX 75254 Tax ID: 752178734

I. Settlement Date
5/13/2005

J. Summary of Borrower's Transaction

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	\$523,850.00
101. Contract Sales Price	\$523,850.00	401. Contract Sales Price	\$523,850.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$7,808.04	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Annual assessments		408. Annual assessments	
109. School property taxes		409. School property taxes	
110. MUD taxes		410. MUD taxes	
111. Other		411. Other	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$531,658.04	420. Gross Amount Due to Seller	\$523,850.00
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$7,808.00	501. Excess Deposit	\$14,379.05
202. Principal amount of new loan(s)	\$497,658.00	502. Settlement Charges to Seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Earnest Money	\$4,000.00	504. Payoff of first mortgage loan	\$340,958.82
205. Seller Paid Closing Costs	\$7,808.04	505. Seller Paid Closing Costs	\$7,808.04
206. Leaseback	\$1,800.00	506. Leaseback	\$1,800.00
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 01/01/05 thru 05/13/05	\$4,796.44	511. County property taxes 01/01/05 thru 05/13/05	\$4,796.44
212. Annual assessments		512. Annual assessments	
213. School property taxes		513. School property taxes	
214. MUD taxes		514. MUD taxes	
215. Other		515. Other	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$317,062.48	520. Total Reduction Amount Due Seller	\$369,741.59
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$531,658.04	601. Gross Amount due to seller (line 420)	\$523,850.00
302. Less amounts paid by/for borrower (line 220)	\$517,062.48	602. Less reductions in amt. due seller (line 520)	\$369,741.59
303. Cash From Borrower	\$14,595.56	603. Cash To Seller	\$154,108.45

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; Lenders must prepare and distribute with the booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not submit this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

DHILL03-00011

File No. 1961000489

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price				Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701.	\$10,477.00	to			
702.		to			
703.	Commission Paid at Settlement			\$0.00	\$10,477.00
704.	The following persons, firms or	to			
705.	corporations received a portion	to			
706.	of the real estate commission amount	to			
707.	shown above:	to			
800. Items Payable in Connection with Loan					
801.	Loan Origination Fee %	to BNC MORTGAGE INC., ISAOLA		\$699.00	
802.	Loan Discount %	to			
803.	Appraisal Fee	to Ward Guffey & Company		\$325.00	
804.	Credit Report	to T1 Funding Group, Inc.		\$25.00	
805.	Tax Service Fee	to BNC MORTGAGE INC., ISAOLA		\$70.00	
806.	Administration Fee	to T1 Funding Group, Inc.		\$300.00	
807.	Processing Fee	to T1 Funding Group, Inc.		\$500.00	
808.	Flood Cert Fee	to BNC MORTGAGE INC., ISAOLA		\$17.00	
809.	Lender PD MTD Broker Fee	to T1 Funding Group, Inc. FOC (L) \$9,853.16			
900. Items Required by Lender To Be Paid in Advance					
901.	Interest from 5/1/2005 to 6/1/2005 @ \$123.72/day				
902.	Mortgage Ins Prem. for months	to			
903.	Hazard Ins Prem. for 1 year	to Hines Insurance Agency		\$2,628.00	
904.	Flood Insurance	to			
1000. Reserves Deposited With Lender					
1001.	Hazard Insurance	months @ per month			
1002.	Mortgage Insurance	months @ per month			
1003.	City property taxes	months @ per month			
1004.	County property taxes	months @ per month			
1005.	Annual assessments	months @ per month			
1006.	School property taxes	months @ per month			
1007.	MUD taxes	months @ per month			
1008.	Other	months @ per month			
1009.	Flood Insurance	0 months @			
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or Closing Fee	to			
1102.	Abstract or Title Search	to			
1103.	Title Examination	to			
1104.	Title Insurance Binder	to			
1105.	Document Preparation	to MSYO		\$195.00	
1106.	Notary Fees	to			
1107.	Attorney's Fees	to			
(Includes above item numbers:)					
1108.	Title Insurance	to LandAmerica American Title Company		\$298.30	\$3,211.00
(Includes above item numbers:)					
1109.	Lender's coverage	\$497,458.00/\$298.30			
1110.	Owner's coverage	\$533,850.00/\$3,211.00			
1111.	Review Fees	to Julius L. Thompson, P.C.		\$275.00	\$275.00
1112.	State of Texas Policy Guaranty Fee	to Texas Title Insurance Guaranty Association		\$1.00	\$1.00
1113.		to			
1114.		to			
1115.	Tax Certificates	to DATA TRACE			\$45.00
1116.	Restrictions	to			
1117.	Messenger / Express Mail	to Julius L. Thompson, P.C.		\$45.00	\$25.00
1118.	Copies	to Julius L. Thompson, P.C.		\$25.00	\$0.00
1119.	60% of Title Premium	to Julius L. Thompson, P.C.			
1200. Government Recording and Transfer Charges					
1201.	Recording Fees	Deed \$24.00 ; Mortgage \$54.00 ; Releases \$16.00		\$54.00	\$40.00
1202.	City / County Tax / Stamps	Deed ; Mortgage to			
1203.	State Tax / Stamps	Deed ; Mortgage to			
1204.		to			
1300. Additional Settlement Charges					
1301.	Survey	to			
1302.	Warranty	to First American Home Warranty			\$305.00
1400. Total Settlement Charges (order on lines 103, Section J and 502, Section K)				\$7,801.04	\$14,379.05

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 credits and debits made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

File No. 1961000489

John Lewis

Matthew H Comstock

John Lewis

Dorcas Horton

Jennifer R Comstock

Vancea Horton

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent	Date
Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.	
Previous Editions are Obsolete	Page 3

Form HUD-1 (3/86)
Handbook 4305.2

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Units	6. File Number 1961000489	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Inv.	6. <input type="checkbox"/> Seller Finance			

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 "(p.o.c.)*" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower John Lewis and Vanessa Horton Dallas, TX 75254	E. Name & Address of Seller Matthew H Comstock and wife, Jennifer R Comstock Dallas, TX 75240-3520	F. Name & Address of Lender BNC MORTGAGE INC., ISAOIA P.O.BOX 19656 IRVINE, CA 92623-9658
--	--	--

G. Property Location [Redacted] Dallas, TX 75240-3528	H. Settlement Agent Name LandAmerica American Title Company 6029 Bellline Road Dallas, TX 75254 Tax ID: 752178734	I. Settlement Date 5/13/2005 Fund:
---	--	--

THIS IS TO CERTIFY THAT THIS IS A TRUE AND EXACT COPY.

BY: [Signature]

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	\$523,850.00	401. Contract Sales Price	\$523,850.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$7,436.87	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Annual assessments		408. Annual assessments	
109. School property taxes		409. School property taxes	
110. MUD taxes		410. MUD taxes	
111. Other		411. Other	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$531,286.87	420. Gross Amount Due to Seller	\$523,850.00
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	
202. Principal amount of new loan(s)	\$497,658.00	502. Settlement Charges to Seller (line 1400)	\$14,379.05
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Earnest Money	\$4,000.00	504. Payoff of first mortgage loan	\$340,958.02
205. Seller Paid Closing Costs	\$7,808.04	505. Seller Paid Closing Costs	\$7,808.04
206. Leaseback	\$1,800.00	506. Leaseback	\$1,800.00
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 01/01/05 thru 05/13/05	\$4,796.44	511. County property taxes 01/01/05 thru 05/13/05	\$4,796.44
212. Annual assessments		512. Annual assessments	
213. School property taxes		513. School property taxes	
214. MUD taxes		514. MUD taxes	
215. Other		515. Other	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$517,062.48	520. Total Reduction Amount Due Seller	\$369,741.55
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$531,286.87	601. Gross Amount due to seller (line 420)	\$523,850.00
302. Less amounts paid by/for borrower (line 220)	\$517,062.48	602. Less reductions in amt. due seller (line 520)	\$369,741.55
303. Cash From Borrower	\$14,224.39	603. Cash To Seller	\$154,108.45

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. 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. The information requested does not lend itself to confidentiality.

DHILL03-00014

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price				Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701.	\$10,477.00	to			
702.		to			
703.	Commission Paid at Settlement			\$0.00	\$10,477.00
704.	The following persons, firms or	to			
705.	corporations received a portion	to			
706.	of the real estate commission amount	to			
707.	shown above:	to			
800. Items Payable in Connection with Loan					
801.	Loan Origination Fee %	to BNC MORTGAGE INC., ISAOIA		\$699.00	
802.	Loan Discount %	to			
803.	Appraisal Fee	to Ward Guffey & Company		\$325.00	
804.	Credit Report	to TI Funding Group, Inc.		\$25.00	
805.	Tax Service Fee	to BNC MORTGAGE INC., ISAOIA		\$70.00	
806.	Administration Fee	to TI Funding Group, Inc.		\$309.00	
807.	Processing Fee	to TI Funding Group, Inc.		\$500.00	
808.	Flood Cert Fee	to BNC MORTGAGE INC., ISAOIA		\$17.00	
809.	Lender PD MTG Broker Fee	to TI Funding Group, Inc.	FOC (L) \$9,953.16		
900. Items Required by Lender To Be Paid In Advance					
901.	Interest from 5/16/2005 to 6/1/2005 @ \$123.72/day			\$1,979.57	
902.	Mortgage Ins Prem. for months	to			
903.	Hazard Ins Prem. for 1 year	to Hines Insurance Agency		\$2,628.00	
904.	Flood Insurance	to			
1000. Reserves Deposited With Lender					
1001.	Hazard insurance	months @ per month			
1002.	Mortgage insurance	months @ per month			
1003.	City property taxes	months @ per month			
1004.	County property taxes	months @ per month			
1005.	Annual assessments	months @ per month			
1006.	School property taxes	months @ per month			
1007.	MUD taxes	months @ per month			
1008.	Other	months @ per month			
1009.	Flood Insurance	0 months @			
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or Closing Fee	to			
1102.	Abstract or Title Search	to			
1103.	Title Examination	to			
1104.	Title Insurance Binder	to			
1105.	Document Preparation	to MSYB		\$195.00	
1106.	Notary Fees	to			
1107.	Attorney's Fees	to			
(includes above items numbers:)					
1108.	Title Insurance	to LandAmerica American Title Company		\$298.30	\$3,211.00
(includes above items numbers:)					
1109.	Lender's coverage	\$497,658.00/\$298.30			
1110.	Owner's coverage	\$523,850.00/\$3,211.00			
1111.	Escrow Fees	to Julius L. Thompson, P.C.		\$275.00	\$275.00
1112.	State of Texas Policy Guaranty Fee	to Texas Title Insurance Guaranty Association		\$1.00	\$1.00
1113.		to			
1114.		to			
1115.	Tax Certificates	to DATA TRACE			\$45.05
1116.	Restrictions	to			
1117.	Messenger / Express Mail	to Julius L. Thompson, P.C.		\$45.00	\$25.00
1118.	Copies	to Julius L. Thompson, P.C.		\$25.00	\$0.00
1119.	60% of Title Premium	to Julius L. Thompson, P.C.			
1200. Government Recording and Transfer Charges					
1201.	Recording Fees	Deed \$24.00 ; Mortgage \$54.00 ; Releases \$16.00		\$54.00	\$40.00
1202.	City / County Tax / Stamps	Deed ; Mortgage to			
1203.	State Tax / Stamps	Deed ; Mortgage to			
1204.		to			
1300. Additional Settlement Charges					
1301.	Survey	to			
1302.	Warranty	to First American Home Warranty			\$305.00
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			\$7,436.87	\$14,379.05

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 disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

MAY-13-05 FRI 12:47 PM

FAX NO.

P. 08

MAY-13-2005 FRI 12:37 PM Julius L. Thompson, P.O.

FAX NO. 872 385 1271

P. 05

File No. 1961000489

John Lewis

Matthew T. Curstock
Matthew T. Curstock
attorney at law
James R. Curstock
James R. Curstock

Venessa Horn

SETTLEMENT AGENT CERTIFICATION
The ITUD-1 Settlement Statement which I have prepared is a true and accurate account of the transaction. I have caused the facts to be disclosed in accordance with this statement.

[Signature]
Settlement Agent Date
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Form ITUD-1 (2/89)
Handbook 4343.2

John Lewis

John Lewis

Matthew H Comstock

Danessa Horton

Danessa Horton

Jennifer R Comstock

SETTLEMENT AGENT CERTIFICATION

I, the undersigned, as Settlement Agent, certify that the HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

[Signature]

Settlement Agent

Date

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A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan

- 1. FHA 2. FmHA 3. Conv Unins 4. VA 5. Conv Ins. 6. Seller Finance

6. File Number 1961090489

7. Loan Number

8. Mortgage Ins 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 (p.a.c.) were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower John Lewis and Vanessa Herion Dallas, TX 75254

E. Name & Address of Seller Matthew H Constock and wife, Jennifer R Constock Dallas, TX 75240-3530

F. Name & Address of Lender SBC MORTGAGE INC., SAOIA P.O. BOX 19656 IRVINE, CA 92623-9658

G. Property Location

NO. [redacted] Dallas, TX 75248-3530

H. Settlement Agent Name LandAmerica American Title Company 6019 Beltline Road Dallas, TX 75254 Title ID: 752178734

I. Settlement Date Fund:

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower

101. Contract Sales Price

102. Personal Property

103. Settlement Charges to borrower

104.

105.

Adjustments for items paid by seller in advance

106. City property taxes

107. County property taxes

108. Annual assessments

109. School property taxes

110. MUD taxes

111. Other

112.

113.

114.

115.

116.

120. Gross Amount Due From Borrower

200. Amounts Paid By Or in Behalf Of Borrower

201. Deposit or earnest money

202. Principal amount of new loan(s) 497,054

203. Existing loan(s) taken subject to

204. Earnest Money

205. Seller Paid Closing Costs

206. Seller Deposit - Lease back

207.

208.

209.

Adjustments for items unpaid by seller

210. City property taxes

211. County property taxes

212. Annual assessments

213. School property taxes

214. MUD taxes

215. Other

216.

217.

218.

219.

300. Total Paid By/For Borrower

301. Cash At Settlement From/To Borrower

302. Gross Amount due from borrower (line 120)

303. Less amounts paid by/for borrower (line 220)

304. Cash From Borrower

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller

401. Contract Sales Price

402. Personal Property

403.

404.

405.

Adjustments for items paid by seller in advance

406. City property taxes

407. County property taxes

408. Annual assessments

409. School property taxes

410. MUD taxes

411. Other

412.

413.

414.

415.

416.

420. Gross Amount Due to Seller

500. Reductions in Amount Due to Seller

501. Earnst Deposit

502. Settlement Charges to Seller (line 100)

503. Existing Loan(s) Taken Subject to

504. Payoff of first mortgage loan

505. Seller Paid Closing Costs

506. Leaseback

507.

508.

509.

Adjustments for items unpaid by seller

510. City property taxes

511. County property taxes

512. Annual assessments

513. School property taxes

514. MUD taxes

515. Other

516.

517.

518.

519.

520. Total Reduction Amount Due Seller

600. Cash At Settlement To/From Seller

601. Gross Amount due to seller (line 420)

602. Less reductions in amt. due seller (line 520)

603. Cash To Seller

Section 3 of the Real Estate Settlement Procedures Act (RESPA) requires the following: HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; Lenders must prepare and distribute with the booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. 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. The information requested does not lend itself to confidentiality.

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L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price				Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701.	\$30,477.00	to		\$0.00	\$30,477.00
702.		to			
703.		to			
704.		to			
705.		to			
706.		to			
707.		to			
880. Items Payable in Connection with Loan					
801.	Loan Origination Fee	to	BNC MORTGAGE INC, ISA01A	\$699.00	
802.	Loan Discount	to	446 Broker Fee to Broker	\$9953.10	
803.	Appraisal Fee	to	Ward Guffey & Company	\$125.00	
804.	Credit Report	to	TI Funding Group, Inc.	\$25.00	
805.	Tax Service Fee	to	BNC MORTGAGE INC, ISA01A	\$25.00	
806.	Administration Fee	to	New Dawn Rapid-Mtg Processing	\$70.00	
807.	Processing Fee	to	New Dawn Rapid-Mtg Processing	\$500.00	
808.	Flood Cert Fee	to	BNC MORTGAGE INC, ISA01A	\$800.00	
809.	Lender PD M/G Broker Fee	to	TI Funding Group, Inc.	\$37.00	
900.	Items Required by Lender To Be Paid in Advance		FOC (L) \$9,953.16		
901.	Interest from	05/13/2005 to	06/01/2005		
902.	Mortgage Ins Prem. for months	to		\$2,350.74	
903.	Hazard Ins Prem. for 1 years	to	Illness Insurance Agency		
904.	Flood Insurance	to		\$2,628.00	
1000. Reserves Deposited With Lender					
1001.	Hazard Insurance	months @	per month		
1002.	Mortgage Insurance	months @	per month		
1003.	City property taxes	months @	per month		
1004.	County property taxes	months @	per month		
1005.	Annual assessments	months @	per month		
1006.	School property taxes	months @	per month		
1007.	MUD taxes	months @	per month		
1008.	Other	months @	per month		
1009.	Flood Insurance	months @	per month		
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or Closing Fee	to			
1102.	Abstract or Title Search	to			
1103.	Title Examination	to			
1104.	Title Insurance Binder	to			
1105.	Document Preparation	to	MSYB	\$195.00	
1106.	Notary Fees	to			
1107.	Attorney's Fees	to			
(includes above items numbers:)					
1108.	Title Insurance	to	Land America American Title Company	\$298.30	\$3,211.00
(includes above items numbers:)					
1109.	Lender's coverage		\$497,657.00/\$298.30		
1110.	Owner's coverage		\$523,850.00/\$3,211.00		
1111.	Escrow Fee	to	Julius L. Thompson, P.C.	\$275.00	\$275.00
1112.	State of Texas Policy Guaranty Fee	to	Texas Title Insurance Guaranty Association	\$1.00	\$1.00
1113.		to			
1114.		to			
1115.	Tax Certificates	to	DATA TRACE		\$45.85
1116.	Restrictions	to			
1117.	Message / Express Mail	to	Julius L. Thompson, P.C.	\$45.00	\$25.00
1118.	Copies	to	Julius L. Thompson, P.C.	\$25.00	\$0.00
1119.	60% of Title Premium	to	Julius L. Thompson, P.C.		
1200. Government Recording and Transfer Charges					
1201.	Recording Fee	Deed \$24.00 ; Mortgage \$54.00 ; Release \$16.00		\$54.00	\$40.00
1202.	City / County Tax / Stamp	Deed ; Mortgage ; Release			
1203.	State Tax / Stamp	Deed ; Mortgage ; Release			
1204.		to			
1300. Additional Settlement Charges					
1301.	Survey	to			
1302.	Warranty	to			
1400.	Total Settlement Charges (enter on Item 103, Section J and 502, Section K)			\$7,808.04	\$14,574.05

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 disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

John Lewis

Matthew H Comstock

Venessa Horton

Jennifer R Comstock

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

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