| | onal Form for Transactions without Sellers | | | | Win | Close (www.FeeSimple.r | net) 🧃 🛔 🚺 | |
|--|--|-------------------------------------|--------------|--|------------------------|---|---------------------|--|
| Name and Address * of Borrower: Joe R. Efinance * See signature lines for addresses Property Location: Birmingham, Alabama 35226 File Number: ZZZ-3P1A FHA/VA No.: | | | | Name and Address of Lender: Sample Bank of the South 333 Sample Street | | | | |
| | | | | Sample, AL 35226 | | | | |
| | | | | Settlement Agent: | | | | |
| | | | | Fee Simple Title, Inc. Phone: (205) 823- Place of Settlement: | | | one: (205) 823-7439 | |
| | | | | 555 O'Neal Drive | | | | |
| | Number: | | Birmingham, | Alabama 35216 | | | | |
| | ement Date: Jan. 13, 2010 Recission Date: Jan. | 16, 2010 | Disbursem | nent Date: Jar | | | | |
| L. 800 | Settlement Charges Items Payable in Connection with Loan: | | | | M. 1501. | Disbursements to Othe Payoff - First Payoff Bank | rs | |
| | Our origination charge \$3,000.00 | (from GFE #1) | | | | ayoff Bank | \$121,226.55 | |
| | Your credit/charge for specific rate chosen (points) \$2,000.00 | (from GFE #2) | | | 1502. | , | | |
| | Your adj. origination charges. to Sample Bank of the South | (from GFE A) | | \$5,000.00 | | | | |
| | Appraisal Fee to Sample Appraisals | (from GFE #3) (from GFE #3) (\$ | | \$100.00 | 1503 . Sears | Acct 3535151 | \$359.00 | |
| 805. 806. | Credit report to Sample Bank of the South | (from GFE #3) (\$ | 50.00-В FOC) | | 1504. | Acct 3109549733e | \$000.00 | |
| 807. | | (from GFE #3) | | | Visa | | \$600.00 | |
| 808. | | (from GFE #3) | | | 1505. | Acct 309147371097 | | |
| 809. | | (from GFE #3) | | | Master | card | \$3,500.00 | |
| 810. | | (from GFE #3) | | | 1506. | | | |
| 811. | Itama Paguirad by Londor to be Daid in Advance | (from GFE #3) | | | 4507 | | | |
| | Items Required by Lender to be Paid in Advance: Daily interest charges from 01/18/10 to 02/01/10 | (from GFE #10) | | | 1507. | | | |
| | 14 days @ \$41.609600 | $(1011 \text{ OI } \square \pi 10)$ | | \$582.53 | 1508. | | | |
| 902. | Mortgage Insurance premium for mos. | (from GFE #3) | | | | | | |
| 003 | to Homeowner's insurance for yrs. | (from CEE #11) | | | 1509. | | | |
| 903. | Homeowner's insurance for yrs. to Sample Insurance Co. | (from GFE #11) | | \$600.00 | 1510. | | | |
| 904. | Flood Insurance to | | | | 1010. | | | |
| | Reserves Deposited with Lender: | | | * | 1511. | | | |
| | Initial deposit for your escrow account Homeowner's Ins. 2 mos. @ \$50.00 | (from GFE #9) per mo. | \$100.00 | \$299.99 | | | | |
| | Mortgage Insurance mos. @ | per mo. | \$100.00 | | 1512. | | | |
| 1004 | City property taxes mos. @ | per mo. | | | 1513. | | | |
| | County property taxes 3 mos. @ \$83.33 | per mo. | \$249.99 | | | | | |
| | Annual assessments mos. @ Flood insurance mos. @ | per mo. | | | 1514. | | | |
| | School property taxes mos. @ | per mo. | | | | | | |
| - | Village property taxes mos. @ | per mo. | | | 1515. | | | |
| | Aggregate adjustment Title Charges: | | (\$50.00) | | 1520. | Total Disbursed | | |
| | Title sevices and lender's title insurance premium | (from GFE #4) | | \$1,100.00 | | (enter on line 1603) | \$125,685.55 | |
| | Settlement or closing fee to Fee Simple Title, Inc. | \$500.00 | | | | | | |
| | Owner's title insurance | (from GFE #5) | | | | et Settlement | | |
| | Lender's title policy limit \$225,000.00 | \$600.00 | | | 1600. 1601. | Loan Amount Plus Cash/Check from | \$225,000.00 | |
| | Owner's title policy limit | | | | | Borrower | | |
| | | 390.00 | | | _ | | | |
| 1108 1109. | | 210.00 | | | 1602. | Minus Total | \$8,409.52 | |
| 1110. | | | | | | nent Charges (Line 1400) | | |
| 1111. | | | | | 1603. | Minus Total | \$125,685.55 | |
| 1112. 1113. | | | | | - | sement Others (Line 1520) Equals | \$90,904.93 | |
| | Government Recording and Transfer Charges: | | | | | Disbursement to | \$30,304.33 | |
| | Goverment recording charges | (from GFE #7) | | \$39.50 | | ver (after expiration of any | | |
| | Deed Mortgage \$39.50 Release | (frage 055 115) | | A | | able rescission period ed by law) | | |
| | Transfer taxes City/county tax/stamps Deed Mortgage \$3 | (from GFE #8) 337.50 | | \$337.50 | Borro | wer Signatures: | | |
| | State tax/stamps Deed Mongage State tax/stamps Deed Mortgage | | | | - | | | |
| 1206. | | | | | | | Date: 01/13/10 | |
| 1207. 1208. | | | | | | Efinance | | |
| | Additional Settlement Charges: | | | | + | ame Old Drive gham, AL 35226 | | |
| | Required services that you can shop for: | (from GFE #6) | | \$350.00 | 1 | _ , | | |
| | Survey to Sample Surveys | \$200.00 | | | | | Date: | |
| 1303. 1304. | Pest Inspection to All-Rite Pest Control | \$150.00 | | | - | | | |
| 1304. | | | | | | | | |
| 1306. | | | | | 1 | | | |
| 1307. | | | | | - | | . . | |
| 1308. 1309. | | | | | | | Date: | |
| 1310. | | | | | 1 | | | |
| 1311. | | | | | 1 | | | |
| 1400 | TOTAL SETTLEMENT CHARGES (enter on line 1602) | | | \$8,409.52 | | | | |
| The P | blic Reporting Burden for this collection of information is estimated at | Simple Title Inc. | | | | | Date: | |
| 35 mir | tates per response for collecting, reviewing, and reporting the data. gency may not collect this information, and you are not required to | Simple Title, Inc. | | | | | | |
| | ete this form, unless it displays a currently valid OMB control number. | | | Date: 01/13/10 | | | | |
| | fidentiality is assured; this disclosure is mandatory. This is designed to | | | | | | | |
| No coi provid | e the parties to a RESPA covered transaction with information during | n W. Attorney | | Date. 01/13/10 | | | | |