

B. Type of Loan

1. FHA# 2. FmHA 3. Conv.Unins. 6. File Number: 7. Loan Number: 8. Mortgage Insurance Case Number:
4. VA 5. Conv.Ins.

C. NOTE: THIS NOTE 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 NOT INCLUDED IN THE TOTALS.

D. Name and Address of Borrower

E. Name and Address of Seller

F. Name and Address of Lender

G. PROPERTY LOCATION

H. Settlement Agent
U.S. TITLE GUARANTY COMPANY

Place of Settlement
9964 KENNERLY
ST. LOUIS, MO 63128
PHONE : (314) 842-0862

I. Settlement Date /
Disbursement Date
9/22/2005/9/22/2005

J. SUMMARY OF BORROWER'S TRANSACTIONS

K. SUMMARY OF SELLER'S TRANSACTIONS

100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Purchase Price	\$128,500.00	401. Purchase Price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower	\$2,738.47	403.	
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. Assessments (Paid) 129.00/mo 9/23/2005 to 10/1/2005	\$34.40	409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$131,272.87	420. Gross Amount Due To Seller	\$0.00
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions in Amount Due To Seller	
201. Earnest Money	\$1,235.00	501. Excess deposit	
202. Principal from Pulaski Bank	\$122,645.00	502. Settlement Charges To Seller (line 1400)	\$0.00
203. Existing loan(s) taken subject to		503. Existing Loan(s) taken Subject To	
204. MHDC Funds from Pulaski Bank	\$3,679.35	504. Payoff of First Mortgage Loan	
205.		505. Payoff of Second Mortgage Loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
210. City/Town Taxes (Unpaid) 775.33/yr 1/1/2005 to 9/23/2005	\$564.27	510. City/Town Taxes	
211. County Taxes		511. County Taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215. Closing Costs and Prepaids	\$2,000.00	515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$130,123.62	520. Total Reduction Amount Due Seller	\$0.00
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount Due From Borrower (line 120)	\$131,272.87	601. Gross Amount Due To Seller (line 420)	\$0.00
302. Less Amounts Paid By/For Borrower (line 220)	\$130,123.62	602. Less Deductions in Amt. Due To Seller (line 520)	\$0.00
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$1,149.25	603. Cash <input type="checkbox"/> To <input checked="" type="checkbox"/> From Seller	\$0.00

L. Settlement Statement

700. Total Sales Commission 0.00		Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
Division of Commission (line 700) As Follows:			
701. Listing Agent Commission			
702. Selling Agent Commission			
703. Commission paid at settlement			
800. Items Payable In Connection With Loan			
801. Loan Origination Fee			
802. Loan Discount			
803. Appraisal Fee to Appraisal Research		\$400.00	
804. Credit Report to Factual Data		\$9.00	
805. Lender's Inspection Fee			
810. Flood Determination Fee to First American Flood Data Services		\$18.00	
900. Items Required By Lender To Be Paid In Advance			
901. Interest from 9/22/2005 to 10/1/2005 @20.5000/day (9 days)		\$184.47	
902. Mortgage Insurance Premium for			
903. Hazard Insurance Premium for			
1000. Reserves Deposited With Lender			
1001. Hazard Insurance			
1002. Mortgage Insurance			
1003. City Tax Reserve 13.0000 mo @ 62.92 / mo to Pulaski Bank		\$817.96	
1004. County Property Taxes			
1009. Aggregate Accounting Adjustment from Pulaski Bank		-\$42.96	
1100. Title Charges			
1101. Settlement or Closing Fee		\$215.00	
1102. Abstract or Title Search			
1103. Title Examination			
1104. Title Insurance Binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney's Fees			
1108. Title Insurance to US Title Guaranty Co.		\$675.00	
1109. Lender's Coverage \$122645.00			
1110. Owner's Coverage \$128500.00			
1111. Delivery and Handling Fee to US Title Guaranty Co.			
1200. Government Recording And Transfer Charges			
1201. Deed Recording Fee		\$33.00	
1202. Deed of Trust Recording Fee		\$121.00	
1203. Release Fee			
1300. Additional Settlement Charges			
1301. Survey			
1302. Inspections to Candid Home Inspections		\$250.00	
1304. Termite Report to Beyer Pest Management		\$60.00	
1400. Total Settlement Charges (Enter On Lines 103, Section J And 502, Section K)		\$2,738.47	\$0.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all receipts and disbursements on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BUYERS

[Redacted Signature]

SELLERS

[Redacted Signature]

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 with this statement.

Settlement Agent

[Redacted Signature]

Date

9/22/2005

U.S. TITLE GUARANTY COMPANY

U.S. Title Guaranty Company shall be under no duty to invest or reinvest any deposits at any time held by it unless written instructions are provided.

U.S. Title Guaranty Company may use any part of such funds without obligation to any party for interest or earnings derived thereby.

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.