B. Type of Loan 1. □ FHA 2. □ FmHA 3. □ Conv Unins	6. File Number	7. Loan Numbe	e 8 Mortgage Inc	Casa Number	
4. □ VA 5. □ Conv Ins. 6. □ Seller Finance	068762	7. Loan Numbe	8. Mortgage Ins	Case Number	
C. Note: This form is furnished to give you a statemen "(p.o.c.)" were paid outside the closing; they				. Items marked	
D. Name & Address of Borrower	E. Name & Address of	<u> </u>	F. Name & Address of Lender		
City of Seguin, Texas	Cindy L. Merrill Fish	ner			
205 N. River St.	3569 Tilden Trl.	10122			
Seguin, TX 78155	New Braunfels, TX	/8132	,		
G. Property Location		H. Settlement Agent Nar	ne		
		Five Star Title, LLC			
Seguin, TX 78155		304 N Austin Street			
		Seguin, TX 78155 Tax ID: 41-2192886			
		Place of Settlement I. Settlement Date		I. Settlement Date	
		Five Star Title, LLC		10/28/2016	
		304 North Austin Stree	t	Fund:	
		Seguin, TX 78155			
J. Summary of Borrower's Transaction		K. Summary of Seller			
100. Gross Amount Due from Borrower		400. Gross Amount D		T	
101. Contract Sales Price	\$55,000.0		ce	\$55,000.00	
102. Personal Property		402. Personal Property			
103. Settlement Charges to borrower	\$1,534.				
104.		404.			
105.		405.			
Adjustments for items paid by seller in advance			paid by seller in advance		
106. City property taxes		406. City property taxe			
107. County property taxes		407. County property t	axes		
108. Annual assessments		408. Annual assessmen	ts		
109. School property taxes		409. School property to	axes		
110. HOA Dues		410. HOA Dues			
111. Other		411. Other			
112.		412.			
113.		413.			
114.		414.			
115.		415.			
116.		416.			
120. Gross Amount Due From Borrower	\$56,534.	00 420. Gross Amount D	ue to Seller	\$55,000.00	
200. Amounts Paid By Or in Behalf Of Borrower	-1	500. Reductions in An	nount Due to Seller	'	
201. Deposit or earnest money	\$500.0	00 501. Excess Deposit			
202. Principal amount of new loan(s)		502. Settlement Charge	es to Seller (line 1400)	\$976.68	
203. Existing loan(s) taken subject to		503. Existing Loan(s)	Taken Subject to		
204. Loan Amount 2nd Lien		504. Payoff of first mo	rtgage loan		
205.		505. Payoff of second	nortgage loan		
206.		506.			
207.		507.			
		508.			
208.					
208. 209.		509.			
			unpaid by seller	•	
209.		509.			
209. Adjustments for items unpaid by seller	5 \$308.	509. Adjustments for items 510. City property taxe	S	6 \$308.6	
209. Adjustments for items unpaid by seller 210. City property taxes	\$308.0	509. Adjustments for items 510. City property taxes	axes 01/01/16 thru 10/27/1	6 \$308.67	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 01/01/16 thru 10/27/16	5 \$308.	509. Adjustments for items 510. City property taxe 57 511. County property t	axes 01/01/16 thru 10/27/1 tts	6 \$308.6	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 01/01/16 thru 10/27/16 212. Annual assessments	5 \$308.0	509. Adjustments for items 510. City property taxe 57 511. County property t 512. Annual assessmen	axes 01/01/16 thru 10/27/1 tts	6 \$308.6	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 212. Annual assessments 213. School property taxes	5 \$308.0	509. Adjustments for items 510. City property taxe 57 511. County property t 512. Annual assessmer 513. School property t	axes 01/01/16 thru 10/27/1 tts	6 \$308.6′	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 212. Annual assessments 213. School property taxes 214. HOA Dues	\$308.0	509. Adjustments for items 510. City property taxe 57 511. County property t 512. Annual assessmer 513. School property t 514. HOA Dues	axes 01/01/16 thru 10/27/1 tts	6 \$308.6	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 212. Annual assessments 213. School property taxes 214. HOA Dues 215. Other	5 \$308.	509. Adjustments for items 510. City property taxe 57 511. County property t 512. Annual assessmer 513. School property t 514. HOA Dues 515. Other	axes 01/01/16 thru 10/27/1 tts	6 \$308.63	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 212. Annual assessments 213. School property taxes 214. HOA Dues 215. Other 216.	5 \$308.	509. Adjustments for items 510. City property taxe 57 511. County property to 512. Annual assessmer 513. School property to 514. HOA Dues 515. Other 516.	axes 01/01/16 thru 10/27/1 tts	6 \$308.6	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 212. Annual assessments 213. School property taxes 214. HOA Dues 215. Other 216. 217.	5 \$308.0	509. Adjustments for items 510. City property taxe 57 511. County property t 512. Annual assessmer 513. School property t 514. HOA Dues 515. Other 516. 517.	axes 01/01/16 thru 10/27/1 tts	6 \$308.6	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 212. Annual assessments 213. School property taxes 214. HOA Dues 215. Other 216. 217. 218.	\$308.0	509. Adjustments for items 510. City property taxe 57 511. County property to 512. Annual assessmer 513. School property to 514. HOA Dues 515. Other 516. 517. 518.	axes 01/01/16 thru 10/27/1 tts axes		
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 212. Annual assessments 213. School property taxes 214. HOA Dues 215. Other 216. 217. 218. 219.		509. Adjustments for items 510. City property taxe 57 511. County property t 512. Annual assessmen 513. School property t 514. HOA Dues 515. Other 516. 517. 518. 519.	axes 01/01/16 thru 10/27/1 tts axes Amount Due Seller		
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 01/01/16 thru 10/27/16 212. Annual assessments 213. School property taxes 214. HOA Dues 215. Other 216. 217. 218. 219. 220. Total Paid By/For Borrower		509. Adjustments for items 510. City property taxe 57 511. County property taxe 512. Annual assessmer 513. School property taxe 514. HOA Dues 515. Other 516. 517. 518. 519. 57 520. Total Reduction 600. Cash At Settleme	Amount Due Seller	\$1,285.35	
209. Adjustments for items unpaid by seller 210. City property taxes 211. County property taxes 01/01/16 thru 10/27/16 212. Annual assessments 213. School property taxes 214. HOA Dues 215. Other 216. 217. 218. 219. 220. Total Paid By/For Borrower 300. Cash At Settlement From/To Borrower	\$808.	509. Adjustments for items 510. City property taxe 57 511. County property taxe 512. Annual assessmer 513. School property taxe 514. HOA Dues 515. Other 516. 517. 518. 519. 57 520. Total Reduction 600. Cash At Settleme	Amount Due Seller	\$1,285.35 \$1,285.35	

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;

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

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.

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.

L. Settlement Charges 700. Total Sales/Broker's Commission base	d on price \$55,000.00 @ % = \$0.00	Paid From	Paid From
Division of Commission (line 700) a		Borrower's	Seller's
701.	to Delbert K. Berry	Funds at	Funds at
702.	to	Settlement	Settlement
703. Commission Paid at Settlement		\$0.00	\$0.00
704. The following persons, firms or	to		·
705. corporation s received a portion	to		
706. of the real estate commission amount	to		
707. shown above:	to		
800. Items Payable in Connection with Loa	n		
801. Loan Origination Fee %	to		
802. Loan Discount %	to		
803. Appraisal Fee	to		
804. Credit Report	to		
805. Lender's Inspection Fee	to		
806. Mortgage Insurance Application	to		
807. Assumption Fee	to		
808. Tax Service Fee	to		
809. Processing Fee	to		
810. Underwriting Fee	to		
811. Flood Certification Fee	to		
812. Courier / Messenger Fee 813. Administration Fee	to		
	to		
814. Application Fee 815. Yield Spread Premium	to to		
		+	
900. Items Required by Lender To Be Paid 901. Interest from 10/28/2016 to 11	In Advance /1/2016 @ \$0/day		
902. Mortgage Insurance Premium for month			
903. Hazard Insurance Premium for years	to		
904. Second Lien Interest	to		
1000. Reserves Deposited With Lender			
1001. Hazard insurance	months @ per month	\$0.00	
1002. Mortgage insurance	months @ per month	\$0.00	
1003. City property taxes	months @ per month	\$0.00	
1004. County property taxes	months @ per month	\$0.00	
1005. Annual assessments	months @ per month	\$0.00	
1006. School property taxes	months @ per month	\$0.00	
1007. HOA Dues	months @ per month	\$0.00	
1008. Other	months @ per month	\$0.00	
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 Anthony O. Schaker		\$125.00
1106. Notary fees	to		
1107. Attorney's fees	to		
(includes above items numbers:)	
1108. Title insurance	to Five Star Title, LLC	,	\$556.00
(includes above items numbers:	\$0.00/\$0.00 .)	
1109. Lender's coverage	· · · · ·		
1110. Owner's coverage	\$55,000.00/\$556.00	6050.00	\$450.00
1111. Escrow fee	to Five Star Title, LLC Toyor Title Insurance querenty	\$250.00	\$250.00
1112. State Of Texas Guaranty Fee	to Association Texas Title Insurance guaranty		\$3.00
1113. State Of Texas Guaranty Fee	Texas Title Insurance guaranty		
	Association		
1114. 85% of Title Premium	to Five Star Title, LLC		
1200. Government Recording and Transfer			
1201. Recording Fees Deed \$34.00	; Mortgage ; Releases	\$34.00	
1202. City/county tax/stamps Deed	; Mortgage to		
1203. State tax/stamps Deed	; Mortgage to		h 44 <
1204. Tax certificates	to Data Trace		\$42.68
1300. Additional Settlement Charges 1301. Survey	to HMT Engineering & Surveying	Ø1 250 00	
		\$1,250.00	
1302. Pest Inspection	to		
1303. Home Warranty	to		
1304. Real Estate Inspection 1305. Septic Inspection	to		
1306. Compliance Fee	to to		
1307. Homeowner's Association Dues	to		
1400. Total Settlement Charges (enter on lin		\$1,534.00	\$976.68
	ico 1004 Deciron o anu 2024 Deciron IX/	91.554.00	φ≠/U . U0

Thave 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

File No. 068762	
City of Seguin, Texas	
By	Cindy L. Merrill Fisher
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 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.	