



CLOSING/MODIFICATION INSTRUCTIONS

C6

TO: Global Title Company LOAN #: 2408142009
301 A Street, Suite 2, Wilmington DE 19801 CLOSER: Kelly Whalen
PHONE: 302-778-2010 FAX: 302-778-2013 PHONE: _____ FAX: 484-630-7200
DATE: July 26, 2005
BORROWER'S NAME(S): Lawrence R. Carver
PROPERTY ADDRESS: 2881 Old Telegraph Road, Chesapeake City, MD 21915
CLOSING DATE: 07/26/05 LOAN TYPE: Conventional Fixed Product Code: 337
DISBURSEMENT: 08/01/05 INVESTOR: _____
LOAN AMOUNT: \$ 576,000.00 PURPOSE: Limited Cash Out
NOTE INTEREST RATE: 6.250 PAYMENT INSTRUCTIONS
1st PYMT DUE DT: 08/01/05 MATURITY DT: 08/01/35 MAKE UPFRONT PMI PREMIUM OF \$ _____ PAYABLE TO
PURCHASE PRICE: \$ 0.00 LOAN TERM: 360 Certificate #: _____

LOAN CLOSING - NET FUNDING CALCULATION

HUD#	ITEM	PAYEE	POC	Paid By	TOTAL CHARGE	DUE LENDER
BORROWER CHARGES						
801	Origination Fee				0.00	0.00
802	Discount Fee				0.00	0.00
803	Appraisal Fee	to Sachs Appraisal Access	\$ 350.00	Lender	350.00	0.00
804	Credit Report Fee	to Equifax	\$ 15.00	Lender	15.00	0.00
805	Final Inspection Fee				0.00	0.00
806	Inspection Fee (Rehab Only)				0.00	0.00
808	Application Fee				325.00	325.00
809	Tax Service Fee				57.00	57.00
810	Flood Certification Fee				11.00	11.00
813	AU Underwriting Fee		\$ 20.00	Lender	20.00	0.00
814	Courier Fee*				0.00	0.00
815	Underwriting Fee				300.00	300.00
901	Per Diem Interest				0.00	0.00
902	Mortgage Insurance Premium**				0.00	0.00
903	Hazard Insurance Premium**				0.00	0.00
904	Flood Insurance Premium**				0.00	0.00
905	Monthly Condo Fee**				0.00	0.00
1001	Hazard Insurance Escrow	6 Months			715.00	715.00
1002	Mortgage Insurance Escrow	0 Months			0.00	0.00
1003	City Property Taxes	13 Months			2,888.52	2,888.52
1006	Flood Insurance Escrow	0 Months			0.00	0.00
1101	Settlement Fee*				350.00	0.00
1304	Second Appraisal Fee				0.00	0.00
SUBTOTAL						\$ 4,374.62
BUYDOWN CHARGES						
	Borrower Paid Buydown					\$ 0.00
	3rd Party Paid Buydown					\$ 0.00
SUBTOTAL						\$ 0.00
BORROWER CREDITS						
	Rate Lock Fee					\$ 0.00
	Aggregate Escrow Adjustment					\$ 595.83
	Lender Paid Fees (Employee Credit)					\$ 0.00
	Lender Paid Buydown					\$ 0.00
	Lender Disc. Premium					\$ 0.00
	Coupon/Credit/Rebate:					\$ 0.00
	MIP Credit (Refi Only)					\$ 0.00
	Govt/VT & CT/RI Bond Application Fee Refund					\$ 0.00
	Interest Credit					\$ 0.00
	Soft 2nd					\$ 0.00
	Bank CRA Grant					\$ 0.00
SUBTOTAL						\$ 595.83
NET FUNDING AMOUNT						\$ 572,221.31
CURRENT ADJUSTMENT AMOUNT						\$ 0.00

*HUD lines 814 and 1101 are fees paid to the Settlement Agent and therefore will not print in the "Due Lender" column. They are listed for verification purposes only as they are included in the APR and therefore must be accurate.

**HUD lines 902, 903, 904, & 905 are fees where the Settlement Agent must either collect 1 years premium, (one Month for Condominium Owners Association premium), for all purchase transactions and all refinance transactions where the premium is due within 60 days of the closing date, or show "POC paid", (for all other transactions), on the HUD-1.
UONCLUFF (903)



CITIZENS
MORTGAGE CORPORATION
D/B/A CMC FUNDING COMPANY

OCCUPANCY AFFIDAVIT AND FINANCIAL STATUS

2406142009

TO:

Federal Housing Administration
Fannie Mae
Freddie Mac
Department of Veterans Affairs

PROPERTY ADDRESS:

2981 Old Telegraph Road, Chesapeake City, MD
21915

FHA / Fannie Mae / Freddie Mac /
VA CASE NO.:

We the undersigned purchaser(s) of the above captioned property understand that one of the conditions of our loan is that we occupy the subject property and we do hereby certify as follows:

() We will occupy the subject property upon close of escrow; if unable to occupy by close of escrow, we will occupy by the following date

(X) We now occupy the subject property.

We the undersigned purchaser(s) also hereby certify that there have been no significant changes in our financial status; i.e., employer, income, available cash, etc., and that our loan application to FHA/VA or conventional lender reflects our current financial position.

We are aware of and understand that if we fail to move into the property by the specified time that we are subject to prosecution under Section 1010, Title 18, United States Code, Federal Housing Administration Transactions, and that we are liable to be fined not more than \$5,000, or imprisoned not more than two years, or both. We are aware of and understand that other Federal Statutes provide severe penalties for any fraud or misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of any loan by the Secretary of Veterans Affairs.

Lawrence R. Carver

Lawrence R. Carver

Borrower

Borrower

Borrower

Borrower

STATE OF

DELAWARE

County ss New Castle

Subscribed and sworn to before me this

26th

day of

July 2004

WITNESS my hand and official seal.

Signature: *Neil R. Lee*

NEIL R. LEE
NOTARY PUBLIC
STATE OF DELAWARE
My Commission Expires March 1, 2008

Name (typed or printed)

My Commission Expires:



CITIZENS
MORTGAGE CORPORATION
D/B/A CMC FUNDING COMPANY

C8

Loan No.: 2406142009
CPI No.: 0017119140

TAX / INSURANCE CERTIFICATION

Borrower(s) Lawrence R. Carver Closing Date 07/26/05

Property Address 2981 Old Telegraph Road Chesapeake City, MD 21915

County Cecil TWSP _____ Census Tract# 0302.00

Mailing Address 2981 OLD TELEGRAPH ROAD, CHESAPEAKE CITY, MD 21915

Previous Owner _____

Loan Type Conventional Fixed Loan Amount \$576,000.00 Sales Price \$ 0.00

Note Rate 6.250 First Payment Date 09/01/05 Maturity Date 08/01/35

TAX INFORMATION

- | | |
|---|------------------------------------|
| 1. Tax Authority <u>TREASURER OF Cecil County</u> | Mthly. Reserve \$ _____ |
| Address <u>29 E. Main St Room 117</u> | Total Ann. Amt. \$ <u>2738.32</u> |
| Account I.D.# <u>02-039818</u> | Date Last Paid <u>3/31/05</u> |
| Taxes Paid () Annual, () Semi-Ann. () Qtrly. | For Tax Year <u>2004-05</u> |
| Next Due <u>9/30/05 + 12/31/05</u> | Date Delinquent <u>10/1 + 11/1</u> |
| 2. Tax Authority _____ | Mthly. Reserve \$ _____ |
| Address _____ | Total Ann. Amt. \$ _____ |
| Account I.D.# _____ | Date Last Paid _____ |
| Taxes Paid () Annual, () Semi-Ann. () Qtrly. | For Tax Year _____ |
| Next Due _____ | Date Delinquent _____ |
| 3. Tax Authority _____ | Mthly. Reserve \$ _____ |
| Address _____ | Total Ann. Amt. \$ _____ |
| Account I.D.# _____ | Date Last Paid _____ |
| Taxes Paid () Annual, () Semi-Ann. () Qtrly. | For Tax Year _____ |
| Next Due _____ | Date Delinquent _____ |

TAX INFORMATION TO BE COMPLIED WITH!!!

If taxes are due within sixty (60) days of closing, before or after, the taxes must be paid. The closing agent must collect all taxes due, and pay them directly to the city or county. By doing so, the closing agent can certify a clear title, or state any tax liability.

INSURANCE INFORMATION

Company _____	Policy # _____
Agent _____	Ann. Prem. \$ _____
Address _____	Mthly. Reserve \$ _____
Phone # _____	Renewal Date _____

INSURANCE INFORMATION

Company _____	Policy # _____
Agent _____	Ann. Prem. \$ _____
Address _____	Mthly. Reserve \$ _____
Phone # _____	Renewal Date _____

We hereby agree to comply with the above statement.

Settlement Agent: Global Title Company

07/26/05

Closing Date

UGTIC.UFF (3/03)



SETTLEMENT AGENT'S CERTIFICATE

The undersigned ("Settlement Agent") hereby certifies and guarantees to Citizens Mortgage Corporation ("Lender") that:

1. The Loan made by Lender to Lawrence R. Carver in the amount of \$576,000.00 was settled by the undersigned and is secured by a deed of trust, mortgage, trust deed or deed to secure debt (the "Security Instrument") on 2981 Old Telegraph Road Chesapeake City, MD 21915 (The "Property").

2. Recordation of the Security Instrument has been accomplished or will be accomplished promptly upon disbursement of the loan proceeds by the Lender; the Security Instrument constitutes or will upon disbursement of the loan proceeds secured thereby constitute a valid first lien against the Property; all items of record affecting the Property have been reported to Lender; all statements and documents submitted in connection with this transaction are true, correct and complete and the undersigned has no knowledge of any circumstances contrary to the settlement instructions of Lender.

3. No actions taken on the part of the parties involved in this transaction were in conflict with prudent and normal settlement practices and the loan was closed in accordance with the instructions and purchase agreement provided to you by Citizens.

4. The settlement has been conducted in accordance with all applicable laws, rules and regulations.

5. The Property's tax map reference number is 02-03988 and the tax payment last due, being the payment for the period _____ through _____, has been paid, and any other taxes accruing to the Property are not yet due and payable.

MS-DC LENDER TO
PER INSTRUCTIONS

PAY 1 02/13/11 - + 12/31/11

[Signature] ("Settlement Agent")

By _____

Its _____

Date _____

TO BE EXECUTED AT CLOSING AND ATTACHED TO AND MADE A PART OF THE TITLE BINDER ISSUED IN CONNECTION WITH SAID CLOSING.

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Citizens Mortgage Corp.**

(lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that **Citizens Mortgage Corp.**

(lender) reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Citizens Mortgage Corp.**

(lender). As part of the application process, **Citizens Mortgage Corp.** (lender)

may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide to **Citizens Mortgage Corp.**

(lender), and to any investor to whom **Citizens Mortgage Corp.**

(lender) may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

3. **Citizens Mortgage Corp.**

(lender) or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.

4. A copy of this authorization may be accepted as an original.

5. Your prompt reply to **Citizens Mortgage Corp.**

(lender) or the investor that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.


Lawrence R. Carver

(Borrower's Signature)

(Social Security Number)

(Borrower's Signature)

(Social Security Number)



BORROWERS' CERTIFICATION AND AGREEMENT

OCCUPANCY CERTIFICATION

The undersigned borrower(s) hereby certify that the property located at:
2981 Old Telegraph Road Chesapeake City, MD 21915

will be owned as their:

☒

Primary Residence

☐

Second Home (I/We intend to occupy the above referenced property as our second home for at least 14 days per year.)

☐

Investment Property (not owner occupied)

EMPLOYMENT CERTIFICATION

The undersigned borrower(s) certify that there have been no substantial changes in employment, income and financial obligations from those reported at the time of loan application, and that there has been no notice of layoff, pending layoff, or termination of present employment.

DOCUMENT ERROR AGREEMENT

The undersigned borrower(s) agree that upon request of the lender, or the lender's closing agent, to fully cooperate in adjusting clerical errors not affecting the basic terms and conditions of the loan contract where deemed necessary or desirable at the reasonable discretion of the lender to perfect the loan documents for the purpose of insuring / guaranteeing said loan or conveying said loan to the investor market, including but not limited to the Federal National Mortgage Association (FNMA), the Government National Mortgage Association (GNMA), The Federal Home Loan Mortgage Corporation (FHLMC), the Veteran's Administration (VA), the Department of Housing and Urban Development (HUD), or any State Municipal Bonding Authority.

Executed on the 26th day of July, 2005

Borrower


Lawrence R. Carver

Borrower _____

Borrower _____

Borrower _____

Sworn to and subscribed before me on this 26th day of July, 2005

Notary

My Commission expires:

TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:

Citizens Mortgage Corp.
 9025 Chemical Road - Suite 300
 Plymouth Meeting, PA 19462

BORROWERS: Lawrence R Carver

☐ Preliminary ☒ Final

DATE: 07/26/2005

LOAN NO.: 2406142009

Type of Loan: Fixed Rate

ADDRESS: 2981 OLD TELEGRAPH ROAD

CITY/STATE/ZIP: CHESAPEAKE CITY, MD 21915-

PROPERTY: 2981 Old Telegraph Road Chesapeake City MD 21915

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
6.267 %	\$ 701,787.99	\$ 574,957.00	\$ 1,276,744.99

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE monthly BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE monthly BEGINNING
359	\$3,546.54	09/01/2005			
1	\$3,537.13	08/01/2035			

DEMAND FEATURE: ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:

☐ This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 2981 Old Telegraph Road Chesapeake City MD 21915

ASSUMPTION: Someone buying this property ☐ cannot assume the remaining balance due under original mortgage terms
☒ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

PROPERTY INSURANCE: ☒ Property hazard insurance is a required condition of this loan.

You may purchase this insurance from any insurance company acceptable to the lender.

Hazard insurance ☐ is ☒ is not available through the lender at an estimated cost of \$0.00 for a N/A year term.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.000 % of the overdue principal and interest payment.

PREPAYMENT: If you pay off your loan early, you
☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
 All amounts listed are estimates, except for late charge.

BORROWER/DATE

BORROWER/DATE

BORROWER/DATE

TRUTH IN LENDING DISCLOSURE ADDENDUM

Conventional Fixed
12/26/05

☐ Estimated ☒ Final

Lawrence R. Carver
2408142009

Closing Date: 07/26/05 Funding Date: 08/01/05 Date of First Pmt: 09/01/05
Principal: 576,000.00 Number of Odd Days: 0
Term: 360 Odd Days Rate: 6.250
Note Rate: 6.250 Index: 0.000
Period/Year: 12 Margin: 0.000
Insurance Type: None Index + Margin: 0.000
First Yr Prem: 0.00 First Renewal: 0.000% Second Renewal: 0.000%

Origination Fees: 0.00
Discount Fees: 0.00
Other Fees: 1,043.00
Odd Days: 0.00
All Escrow: 0.00
All Initial Prem: 0.00
Buydown: 0.00

Principal: 576,000.00
Total Ppds(-): 1,043.00
AMT FINANCED: 574,957.00

Principal: 576,000.00
Total Int: 700,744.99
Insurance: 0.00

TOTAL PPDS: 1,043.00

Interest: 700,744.99
Insurance: 0.00
Total Ppds: 1,043.00

TOTAL PAYMENTS: 1,276,744.99

A.P.R. 6.267 %

TOTAL FIN CHG: 701,787.99

PAYMENT SCHEDULE

Number of Payments	P&I PAYMENT	INSURANCE	TIL PAYMENT	DUE ON
359	3,546.54	0.00	3,546.54	09/01/2005
1	3,537.13	0.00	3,537.13	08/01/2035
360	1,276,744.99	0.00	1,276,744.99	

Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265 (expires 9/30/2008)

FINAL

B. Type of Loan1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv. Unins.

6. File Number

7. Loan Number

8. Mortgage Insurance Case Number

4. ☐ VA5. ☒ Conv. Ins.

GTMD05-70

2406142009

C. Note:

This statement is prepared to give you a statement of actual settlement costs. The amounts shown are based on the information provided by the lender and the borrower. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals. WARNING: It is a crime to knowingly make false statements to the United States or to a lender or any other similar form. Penalties upon conviction include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

TitleExpress Settlement System
Printed 07/27/2005 at 17:40 NRI

E. NAME OF SELLER:

ADDRESS:

F. NAME OF LENDER:

Citizens Mortgage Corporation

ADDRESS:

10 Tripos Lane, Riverside, RI 02915

G. PROPERTY ADDRESS:

2951 Old Telegraph Road, Chesapeake City, MD 21915

H. SETTLEMENT AGENT:

Global Title, Inc.

PLACE OF SETTLEMENT:

301 A Street, Suite 2, Wilmington, DE 19801

I. SETTLEMENT DATE:

07/26/2005

DISBURSEMENT DATE:

08/01/2005

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		401. Contract sales price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	9 121.51	403.	
104. Payoff of First Mortgage Loan	228 536.68	404.	
MidAtlantic Farm Credit, ACA			
105. Payoff Other Loans	220 289.72	405.	
Payoff \$147,276.13			
to MidAtlantic Farm Credit, ACA			
Payoff \$69 567.21			
to MidAtlantic Farm Credit, ACA			
Payoff \$3 446.38			
to US Small Business Administration			
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	457 947.91	420. GROSS AMOUNT DUE TO SELLER	
200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Depositor's earnest money		501. Excess Deposit (see instructions)	
202. Principal amount of new loans	576 000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504.	
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	576 000.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from borrower (line 120)	457 947.91	601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	576 000.00	602. Less reduction amount due seller (line 520)	
303. CASH TO BORROWER	118 052.09	603. CASH TO SELLER	0.00

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

File Number: GTMD05-70

FINAL PAGE 2

TitleExpress Settlement System Printed 07/27/2005 at 17:40 NRL

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ @ 0.000 =			
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at Settlement			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	%		
802. Loan Discount	%		
803. Appraisal Fee	to Sachs Appraisal Access		(P.O.C.) 350.00 Buyer
804. Credit Report	to Equifax		(P.O.C.) 15.66 Buyer
805. Application Fee	to Citizens Mortgage Corporation	325.00	
806. Tax Service Fee	to 1st American R.E. Tax	57.00	
807. Assumption Fee	to 1st American Flood	11.00	
808. AU Underwriting Fee	to Citizens Mortgage Corporation	\$20.00 POC by Lender	
809. Underwriting Fee	to Citizens Mortgage Corporation	300.00	
810.			
811.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From	to @ \$ /day		
902. Mortgage Insurance Premium for	to		
903. Hazard Insurance Premium for	to		
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance	6 mo. @ \$	119.17 /mo	715.00
1002. Mortgage Insurance	mo. @ \$	/mo	
1003. City Property Taxes	mo. @ \$	/mo	
1004. County Property Taxes	13 mo. @ \$	228.19 /mo	2,966.52
1005. Annual Assessments	mo. @ \$	/mo	
1009. Aggregate Analysis Adjustment	to Citizens Mortgage Corporation		-595.83
1100. TITLE CHARGES			
1101. Settlement or closing fee	to Global Title, Inc.	450.00	
1102. Abstract or title search	to Global Title, Inc.	175.00	
1103. Title examination			
1104. Title insurance binder	to Global Title, Inc.	45.00	
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney's fees			
(includes above items No.)			
1108. Title Insurance	to Global Title, Inc.	1,258.00	
(includes above items No.)			
1109. Lender's Policy	578,000.00 - 1,258.00		
1110. Owner's Policy			
1111. Wire Fee	to Global Title, Inc.	20.00	
1112. Courier Fee	to Federal Express	46.50	
1113.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees Deed \$	Mortgage \$ 40.00 ; Release \$ 120.00	160.00	
1202. City/County tax/stamps	Deed \$; Mortgage \$		
1203. State Tax/stamps	Deed \$; Mortgage \$		
1204. Third Party Recording	to Global Title, Inc.	50.00	
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			
1302. Pest Inspection			
1303. Partial Release Fee	to MidAtlantic Farm Credit ACA	400.00	
1304. 2005-06 Taxes	to Treasurer of Cecil County	2,738.32	
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		9,121.51	

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 in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Notary Public
the HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause funds to be disbursed in accordance with the terms of the settlement.

Signature:

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.