

PROOF OF CLAIM



Internal ID: s12552

In re:
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Case Number:
3:09-bk-07047-JAF

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property if necessary, please cross out pre-printed address and write in change of address.

CLAIM FILED
JACKSONVILLE, FLORIDA



21836984009686

RMS & ASSOCIATES DBA RESIDENTIAL MORTGAGE SERVICES
3585 E FLAMINGO ROAD STE 103
LAS VEGAS, NV 89121

MAY 06 2010

CLERK, U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

Creditor Telephone Number **(702) 796-3453** Check box if address is where Notice to be sent.

THIS SPACE IS FOR COURT USE ONLY

Name and address where payment should be sent (if different from above):

Payment Telephone Number ()

Check this box if you are the debtor or trustee in this case.

Check this box to indicate that this claim amends a previously filed claim.
Claim Number (if known):
Filed on: _____

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 2955.31

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.
If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM:
Borrower Trust Monies

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:
3a. Debtor may have scheduled account as: 10653 7136502

4. SECURED CLAIM (See instruction #4 on reverse side.)
Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information
Nature of property or right of setoff:
Describe:
 Real Estate Motor Vehicle Other _____
Value of Property: \$ _____ Annual Interest Rate: _____ % if any: \$ _____ Basis for Perfection: _____

Secured Claim Amount: \$ _____ DO NOT include the priority portion of your claim here.
Unsecured Claim Amount: \$ _____
Amount of arrearage and other charges as of time case filed included in secured claim, _____

5. PRIORITY CLAIM
 Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.
You MUST specify the priority of the claim:
 Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
 Wages, salaries, or commissions (up to \$10,950*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).
 Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

Unsecured Priority Claim Amount: \$ _____ Include ONLY the priority portion of your unsecured claim here.
 Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).
 Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
 Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (_____).
* Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. SUPPORTING DOCUMENTS: Attach redacted copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.) If the documents are not available, please explain.

DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim. DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice).
By Regular Mail to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing
PO Box 3020
Chanhassen, MN 55317-3020
By Hand, Courier, Or Overnight Delivery to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing
18750 Lake Drive East
Chanhassen, MN 55317

THIS SPACE FOR COURT USE ONLY
T, B & W Mortgage Corp.

01524

DATE
5/3/10

SIGNATURE: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.
[Signature] Pres.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

<p>Court, Name of Debtor, and Case Number: Use this proof of claim form only if you are asserting a claim against the Debtor, Taylor, Bean & Whitaker Mortgage Corp. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="text-align: left;">DEBTOR</th> <th style="text-align: left;">CASE NO</th> <th style="text-align: left;">PETITION DATE</th> </tr> </thead> <tbody> <tr> <td>Taylor, Bean & Whitaker Mortgage Corp.</td> <td>3:09-bk-07047-JAF</td> <td>8/24/2009</td> </tr> </tbody> </table> <p>Creditor's Name and Address: Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).</p> <p>1. Amount of Claim as of Date Case Filed: State the total amount (in lawful US currency) owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.</p> <p>2. Basis for Claim: State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.</p> <p>3. Last Four Digits of Any Number by Which Creditor Identifies Debtor: State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.</p> <p>3a. Debtor May Have Scheduled Account As: Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.</p> <p>4. Secured Claim: Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.)</p>	DEBTOR	CASE NO	PETITION DATE	Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009	<p>State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.</p> <p>5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a). If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.</p> <p>6. Credits: An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.</p> <p>7. Supporting Documents: Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary if documentation is voluminous or an explanation if documentation is not available. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.</p> <p>Date and Signature: The person filing this proof of claim <u>must</u> sign and date it. FRBP 9011. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.</p> <p>Date-Stamped Copy: Return claim form and attachments. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.</p> <p><i>Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.</i></p> <p>Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."</p>
DEBTOR	CASE NO	PETITION DATE					
Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009					

DEFINITIONS

<p>DEBTOR A debtor is the person, corporation, or other entity that has filed a bankruptcy case.</p> <p>CREDITOR A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.</p> <p>CLAIM A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.</p> <p>PROOF OF CLAIM A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page</p> <p>SECURED CLAIM Under 11 U.S.C. §506(a) A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors.</p>	<p>The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage; on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).</p> <p>UNSECURED NONPRIORITY CLAIM If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.</p> <p>UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.</p> <p>Evidence of Perfection Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other</p>	<p>document showing that the lien has been filed or recorded.</p> <p>Redacted A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.</p> <p>Offers to Purchase a Claim Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.</p>
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INFORMATION

ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING www.bmcgroup.com/tbw mortgage

Summary:

RMS & Associates is a servicing release lender that utilized Taylor, Bean & Whitaker as the investor. The loan in question was a HUD loan and the upfront premium monies were paid to TB&W (please see attached documentation)

7/21/09 RMS Mortgagee: 1047300008 submitted in error an upfront premium of \$2955.31 logged by FHA @ 12:12:39 a.m.

On the same date TB&W Mortgagee: 7499100008 also submitted a payment in the amount of \$3073.53 logged by FHA @11:58:21 pm.

7/22/09 Realizing the error of submitted payment, a request was submitted to HUD for a refund via email dated 7/22/09 @10:20:41 a.m. and two emails were sent to TB&W stating the error on our part and requesting a refund as the upfront premium was paid to TB&W as per the attached Settlement Statement Line 902

8/3/09 TB&W requested a refund to HUD on 8/3/09. HUD authorized the refund request.

1/7/2010 HUD replied via email to RMS, refund not available

Therefore TB&W owes RMS & Associates a refund of \$2955.31

Upfront Payment Processing Results - Purchase Cases[Help Links](#)

1. [Add Cases >>](#) 2. [Verify Cases >>](#) 3. [Payment Summary >>](#) 4. [Send Payment >>](#) 5. **Payment Results**

Mortgagee ID: 1047300008 RMS-ASSOCIATES, LAS VEGAS, NV

Thank you for your payment. Payment is being processed.

Please allow 24 to 48 hours for the displayed payment and balance information to be updated.

Payment Information

HUD Upfront Tracking ID:	U0920208289
Total Payment Amount:	\$2,955.31
Number of Cases:	1
Payment Acceptance Date:	07/21/2009
Payment Acceptance Time:	12:51:45 PM
Payment Received Date:	07/21/2009
Payment Effective Date:	07/22/2009
Check Number:	
Funds Withdrawn from Account Ending with Digits:	**8411

Please print this page for your reference.

[New Request](#)[Print](#)

Message Board Tuesday June 30, 2009

Case History Result

FHA case number: **332-4915525**

1	1/12/10	12:06:35 PM	A8RP1000	General Case Information		
Case Assignment Date: 05/13/2009				Refinance Indicator: N		
ADP Section of Act Code: 0703				FHA Insurance Fund: M		
Loan-to-value Ratio: 96.50				Term in Months: 360		First-Time Home Buyer: Y
				Upfront MIP Factor: .01750		
2	7/21/09	11:58:21 PM	SYSTEM	Received remittance payment		
Mortgagee: 7499100008				Schedule: 90203		Closing: 7/6/09
Received: 7/21/09				Deposited: 7/22/09		SFPCS: 7/21/09
Total pmt		Premium	Late	Interest	Late assd	Interest assd
\$3,073.53		\$2,955.32	\$118.21	\$0.00	\$118.21	\$0.00
3	7/21/09	11:58:21 PM	SYSTEM	Premium endorsement report sent		
*** NOTE: Effective 9/30/2002 PERs are no longer being mailed. ***						
4	7/21/09	12:12:39 AM	SYSTEM	Received remittance payment		
Mortgagee: 1047300008				Schedule: 90203		Closing: 7/17/09
Received: 7/21/09				Deposited: 7/22/09		SFPCS: 7/21/09
Total pmt		Premium	Late	Interest	Late assd	Interest assd
\$2,955.31		\$2,955.31	\$0.00	\$0.00	\$0.00	\$0.00
5	7/21/09	12:12:39 AM	SYSTEM	Premium endorsement report sent		
*** NOTE: Effective 9/30/2002 PERs are no longer being mailed. ***						
6	8/3/09	12:25:16 PM	H08082	Refund requested		
Requesting mortgagee: 7499100008				Created: 8/3/09		Created by: H08082
Reason: R05-SYSTEM STATUTE DETERMINED A REFUND DUE						
Refund Type: Y Payment refund						
Total refunded		Premium refunded	Late refunded	Interest refunded		
\$3,073.53		\$2,955.32	\$118.21	\$0.00		
7	8/3/09	12:25:31 PM	H08082	Case correction		
Old values:		Mortgagee	Closing	Refi case	Refi authorization	
New values:		7499100008	7/6/09			
		1047300008	7/17/09			
8	8/3/09	12:25:31 PM	H08082	Premium endorsement report sent		
*** NOTE: Effective 9/30/2002 PERs are no longer being mailed. ***						
9	8/4/09	5:14:42 PM	H03658	Refund request authorized		
Requesting mortgagee: 7499100008				Created: 8/3/09		Created by: H08082
Authorized: 8/4/09				Authorized by: H03658		Voucher ID: PC00436531
Reason: R05-SYSTEM STATUTE DETERMINED A REFUND DUE						
Refund Type: Y Payment refund						
Total refunded		Premium refunded	Late refunded	Interest refunded		
\$3,073.53		\$2,955.32	\$118.21	\$0.00		
10	8/4/09	12:33:38 AM	SYSTEM	Premium endorsement report sent		
*** NOTE: Effective 9/30/2002 PERs are no longer being mailed. ***						
11	8/17/09	7:56:09 PM	CHUMS	Endorsed		
CHUMS sent endorsement to SFPCS on 8/17/09						
Premiums						
		Remitted premium: \$2,955.31	Premium on case at endorsement: \$2,955.31			
		Suspended premium: \$0.00				
		Refinance credit: \$0.00	Total premium needed to endorse: \$2,955.31			
		Total: \$2,955.31	Excess: \$0.00			
12	8/17/09	11:33:05 PM	SYSTEM	Payment reconciled at endorsement		
This case has been reconciled						
Check for possible refunds which have been created based on excess.						

< Prior

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
FINAL SETTLEMENT STATEMENT

B. TYPE OF LOAN:
 1. FHA 2. FmHA 3. CONV. UNINS. 4. VA 5. CONV. INS.
 6. FILE NUMBER: FT090007694 7. LOAN NUMBER: 5750900228
 8. MORTGAGE INS CASE NUMBER: 332-4915525-703

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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:
 Jose Antonio Castaneda
 Adelaida Martinez
 1510 Carriagedale Ct.
 Las Vegas, NV 89110

E. NAME AND ADDRESS OF SELLER:
 U.S. Bank National Association
 3815 South West Temple
 Salt Lake City, UT 84115

F. NAME AND ADDRESS OF LENDER:
 Taylor, Bean & Whitaker
 3585 E. Flamingo Rd. #103
 Las Vegas, NV 89121

G. PROPERTY LOCATION:
 1510 Carriagedale Court
 Las Vegas, NV 89110
 Clark County, Nevada
 See "Exhibit One" Legal
 See "Exhibit Two" Special
 Warranty Deed for Verbiage

H. SETTLEMENT AGENT:
 Fidelity National Title Agency of Nevada, Inc.
 PLACE OF SETTLEMENT
 500 N. Rainbow, Suite 100
 Las Vegas, NV 89107

I. SETTLEMENT DATE:
 July 17, 2009

J. SUMMARY OF BORROWER'S TRANSACTION

100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract Sales Price	175,000.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	4,298.54
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes	to
107. County Taxes	07/15/09 to 10/01/09 444.72
108. SEWER	07/15/09 to 09/30/09 43.60
109.	
110.	
111. Closing Penalty waived	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	179,786.86
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	3,000.00
202. Principal Amount of New Loan(s)	171,830.00
203. Existing loan(s) taken subject to	
204. Closing Funds	6,053.00
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes	to
211. County Taxes	to
212. SEWER	to
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	180,883.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross Amount Due From Borrower (Line 120)	179,786.86
302. Less Amount Paid By/For Borrower (Line 220)	(180,883.00)
303. CASH (FROM) (X TO) BORROWER	1,096.14

K. SUMMARY OF SELLER'S TRANSACTION

400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	175,000.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes	to
407. County Taxes	07/15/09 to 10/01/09 444.72
408. SEWER	07/15/09 to 09/30/09 43.60
409.	
410.	
411. Closing Penalty waived	
412.	
420. GROSS AMOUNT DUE TO SELLER	175,488.32
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	23,872.86
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage	
505. Payoff Second Mortgage	
506.	
507. (Deposit disb. as proceeds)	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes	to
511. County Taxes	to
512. SEWER	to
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	23,872.86
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	175,488.32
602. Less Reductions Due Seller (Line 520)	(23,872.86)
603. CASH (X TO) (FROM) SELLER	151,615.46

FINAL

The undersigned hereby certifies this to be a true & correct copy of the original.

Fidelity National Title Agency of Nevada, Inc.

By: _____

Received by: _____

Date: _____

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price		\$ 175,000.00 @ 7.0000 % 12,250.00		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as Follows:					
701. \$ 3,517.50	to Century 21 Moneyworld				
702. \$ 7,000.00	to Realty ONE Group, Inc.				
703. Commission Paid at Settlement	See Add'l Disb. From Broker Comm.				
704. Referral Fee	to Mountain West Realty Corp				10,517.50
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	0.9828 % to Residential Mortgage Services				1,732.50
802. Loan Discount	% to buyer				
803. Appraisal Fee	to Service Provider				1,688.75
804. Credit Report	to Residential Mortgage Services	POC:B350.00			
805. Final Inspection Fee	to Residential Mortgage Services	buyer			
806. TBW Transfer Fee	to TBW	buyer			55.45
807. Assumption Fee	to	buyer			50.00
808. Tax Service Fee	to TBW				200.00
809. Document Fee		buyer			73.00
810. Loan Processing Fee	to Residential Mortgage Services				
811. Underwriting Fee	to Residential Mortgage Services	buyer			650.00
812. Appraisal Review Fee		buyer			975.00
813. Wire Fee					
814. Payment Processing					
815. Flood Certification Fee	to Taylor, Bean & Whitaker				
816. Administration Fee		buyer			7.00
817. Messenger Fee					
818. V.A. Funding Fee					
819. Redraw Fee					
820. Yield Spread Premium	to Residential Mortgage Services				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
POC:B4055.05					
901. Interest From	07/17/09 to 08/01/09 @ \$ 30.599860/day (15 days 6.5000%)				
902. Mortgage Insurance Premium for	months to Taylor, Bean & Whitaker			459.00	
903. Hazard Insurance Premium for	1.0 years to State Farm			2,955.00	
904. Flood Insurance	1.0 years	buyer			592.88
905. MIP Financed	to Taylor, Bean & Whitaker				
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance				0.31	
1002. Mortgage Insurance	2.000 months @ \$ 49.41 per month	buyer			
1003. City/Town Taxes	months @ \$ per month				98.82
1004. County Taxes	months @ \$ per month				
1005. SEWER	1.000 months @ \$ 168.26 per month	buyer			168.26
1006. Flood Insurance	months @ \$ per month				
1007.	months @ \$ per month				
1008. Aggregate Adjustment	months @ \$ per month				
1100. TITLE CHARGES	months @ \$ per month	buyer			-267.08
1101. Escrow Fee					
1102. Escrow Fee Buyer	to Fidelity National Title Agency of Nevada, Inc.				
1103. Title Examination	to Fidelity National Title Agency of Nevada, Inc.	buyer			500.00
1104. Title Insurance Binder	to Fidelity National Title Agency of Nevada, Inc.				500.00
1105. Document Preparation	to Fidelity National Title Agency of Nevada, Inc.				
1106. Notary Fees	to Fidelity National Title Agency of Nevada, Inc.				
1107. Attorney's Fees	to Fidelity National Title Agency of Nevada, Inc.				
(includes above item numbers:					
1108. Title Insurance	to Fidelity National Title Agency, Inc.				
(includes above item numbers:					
1109. Lender's Coverage	\$ 171,830.00				758.52
1110. Owner's Coverage	\$ 175,000.00		375.61		
1111. Endorsements			758.52		
1112. Title Curative Fee	to LSI Title Agency, Inc.	buyer			
1113. Binder Fee	to LSI Title Agency, Inc.				25.00
1114. Title Insurance Buyer	Fidelity National Title Agency of Nevada, Inc.				50.00
1115. Courier Fee	to LSI Title Agency, Inc.	buyer			
1116.	to Fidelity National Title Agency of Nevada, Inc.	buyer			375.61
1117.					25.00
1118.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$ 42.00; Mortgage \$ 47.00; Releases \$					
1202. City/County Tax/Stamps: Deed				89.00	
1203. State Tax/Stamps: Deed	892.50; Mortgage				
1204. Electronic Recording Fee		RPTT			892.50
1205. Hold for recording	to Fidelity National Title Agency, Inc.	buyer			9.00
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303. Home Warranty	to Old Republic Home Protection				
1304. Property Taxes 1-2 qtr.	to Clark County Treasurer			19.00	360.00
1305. See addit'l disb. exhibit	to	140-27-512-034		524.54	524.54
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				251.69	3,310.61
				4,298.54	23,872.86

Certified to be a true copy.