UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION PROOF OF CLAIM	Internal ID: s7341
n re: Case Number:	1
TAYLOR, BEAN & WHITAKER MORTGAGE CORP. 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.	
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.	T
CLAIM F JACKSONVILLE, FI	ILED ORIDA
AMERIS BANK 2627DAWSON RD, PO BOX 71748 ALBANY, GA 31707 MAY 21	If you have already filed a proof of claim with the চুকুল্যুমুম্বাত্য Court or BMC, you do not need to file again.
Creditor Telephone Number (200) K 90- 111 Check box if address is where National to Strike in Check box if address where National to Strike in Check box if address is where N	F FLORIDAIS SPACE IS FOR COURT USE ONLY
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:
Payment Telephone Number () I. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 26 000.	
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete If all or part of your claim is entitled to priority, complete item 5.	e item 4.
Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized \$2. BASIS FOR CLAIM: (See instructions 3. LAST FOUR D	tatement of interest or charges.
TITA C. LA L. L. Sand L. L. L. H2 and #3a on IDENTIFIES DEB	
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: Secured Claim Amount: Losecured Claim Amount: Amount of arrearage and oth	er charges as of time case filed included in secured claim,
5. PRIORITY CLAIM	Include ONLY the priority portion of
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.	your unsecured claim here.
You MUST specify the priority of the claim:	ward purchase, lease, or rental of property or
Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). services for personal, family	or household use -11 U.S.C. § 507(a)(7).
before filing of the bankruptcy petition or cessation of the debtor's	overnmentar units = 11 U.S.C. § 507(a)(8). aragraph of 11 U.S.C. § 507(a) ().
	ustment on 4/1/10 and every 3 years thereafter enced 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 properties. Supporting DOCUMENTS:	

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)

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.

 DEBTOR
 CASE NO
 PETITION DATE

 Taylor, Bean & Whitaker Mortgage Corp.
 3:09-bk-07047-JAF
 8/24/2009

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).

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.

2. Basis for Claim:

State the type of debt of how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

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.

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.

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.)

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.

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.

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.

7. Supporting Documents: **

A ttach 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.

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.

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.

Please read - important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

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.

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.

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

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. 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).

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.

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.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other

INFORMATION

document showing that the lien has been filed or recorded

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.

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.

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

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FALLIN & McINTOSH, PC

ATTORNEYS AT LAW
39 NORTH MAIN STREET
MOULTRIE, GEORGIA 31768

WILLIAM G. FALLIN WILLIAM M. MCINTOSH

May 18, 2010

MAILING ADDRESS: P.O. BOX 256 MOULTRIE, GA 31776 TELEPHONE 229-985-5881 FACSIMILE 229-985-0659 EMAIL falmac@moultriega.net

CERTIFIED MAIL: 7004 1350 0005 4082 1077

BMC Group, Inc. Attn.: Taylor Bean & Whitaker Mortgage Corp. Claims Processing P.O. Box 3020 Chanhassen, MN 55317-3020

Re: FHA Construction Escrow Funds

Dear Sir/Madam:

Please file the enclosed Proof of Claim on behalf of Ameris Bank.

Thank you.

Sincerely,

FALLIN & McINTOSH, PC

William G. Fallin

WGF/kp enclosure(s)

SEKREPAY. SASTING MADISCRE, MI

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UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

In re: Taylor, Bean & Whitaker Mortgage Corp Case No. 09-07047

DOCUMENTS APPENDED TO CLAIM

On June 18, 2010, the document(s) identified below were appended to Claim No. 1585

for the reason(s) indicated:

Stipulation/Order: Docket No. ______.

New Supporting Document(s).

Letter dated _____ requesting of Withdrawal of Claim No. ______.

Notice of Withdrawal of Claim filed _____, Docket No. ______, for Claim No. ______.

Other: Additional Correspondence sent in by Creditor to Chanhassen

FALLIN & McINTOSH. PC

ATTORNEYS AT LAW
39 NORTH MAIN STREET
MOULTRIE, GEORGIA 31768

WILLIAM G. FALLIN WILLIAM M. MCINTOSH

June 10, 2010

MAILING ADDRESS: P.O. BOX 250 MOULTRIE, GA 31776 TELEPHONE 229-985-5881 FACSIMILE 229-985-0659 EMAIL falmac@moultrigga.net

CERTIFIED MAIL: 7004 1350 0005 4082 1282

BMC Group, Inc.

Attn.: Taylor Bean & Whitaker Mortgage Corp. Claims Processing P.O. Box 3020 Chanhassen, MN 55317-3020

Re:

FHA Construction Escrow Funds

Case No.: 3:09-bk-07047-JAF

Dear Sir/Madam:

The enclosed are records of Ameris Bank outlining specific funding fees withheld by Taylor, Bean & Whitaker.

These fees were held in escrow. When they were not disbursed to the Government Agency at modification (because of closing) Ameris Bank had to advance fees to cover.

This exhibit is forwarded as part of the Proof of Loss mailed on May 18, 2010.

Sincerely,

FALLIN & McINTOSH, PC

William G. Fallin

WGF/kp enclosure(s)

RECEIVED

JUN 1 4 2010

BMC GROUP

Ameris Bank Const/Perms Closed with TBW

<u>Borrower</u>	<u>Closed</u>	Funding Fee
Lloyd Brown	7/31/2009	\$5,758.50
Cassie Driggers	5/28/2009	\$1,716.72
Craig Halliday	10/31/2008	\$3,345.29
Michael Smetana	12/19/2008	\$1,741.25
Melva Taylor	6/29/2009	\$2,493.75
John Williams	7/14/2009	\$3,354.75
	Total	\$18,410.26

These Const/Perm Loans were closed with Taylor, Bean and Whitaker. At the initial closing the upfront funding fee was collect and held by TBW for disbursment to the Govt agency at modification. These loans have modified and Ameris Bank has covered the expense of the funding fee at that time. This has been accomplished by direct payment with bank funds or reduction of Yield Spread to cover the cost.

B. Type of Loan						
1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv Unins 4. ☒ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance	6. File Number RE 09-33					
C. Note: This form is furnished to give you a statemen	t of actual settlement cos	sts. Amounts paid to and	by the settlement agent are show	n. Items marked		
"(p.o.c.)" were paid outside the closing: they s D. Name & Address of Borrower Lloyd J. Brown and Eddie D. Brown 800 N. Van Buren St. Albany, GA 31701	E. Name & Address of	& Address of Seller F. Name & Address of Lender Ameris Bank 225 S. Main St. P.O. Box 2529 Moultrie, GA 31776				
G. Property Location Lot 3, District 1st, Land Lot 396 & 421, Tax Map Nu Dougherty County 1716 Lily Pond Rd. Albany, GA 31701	mber 206-1-3J,	H. Settlement Agent Nar Brown-Williams & Ass 1301 N. Madison Stree Albany, GA 31701 Ta	ociates, P.C.	I. Settlement Date		
	Brown-Williams & Associates, P.C. 7/31/2009 1301 N. Madison Street Fund: 7/31/200 Albany, GA 31701					
J. Summary of Borrower's Transaction	****	K. Summary of Seller	's Transaction			
100. Gross Amount Due from Borrower		400. Gross Amount D				
101. Contract Sales Price		401. Contract Sales Pr	ice			
102. Personal Property		402. Personal Property				
103. Settlement Charges to borrower	\$9,125.51	403.				
104. LIP - Ameris Bank	\$171,132.49	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				
108. Assessment Taxes		409. School property t				
109. School property taxes		410. MUD taxes	axes			
111. Other taxes		411. Other taxes		· ·		
112.		412.				
		413.				
113.		414.				
114. 115.		415.				
116.		416.				
120. Gross Amount Due From Borrower	\$180,258.00	420. Gross Amount I	ue to Seller	\$0.00		
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in An				
201. Deposit or earnest money		501. Excess Deposit				
202. Principal amount of new loan(s)	\$180,258.00					
203. Existing loan(s) taken subject to		503. Existing Loan(s)		 		
204. Loan Amount 2nd Lien		504. Payoff of first mo				
205.		505. Payoff of second	mortgage Ioan			
206.		506.				
207. 208.		507.				
208.		. 509.				
Adjustments for items unpaid by seller	<u> </u>	Adjustments for items	unpaid by seller			
210. City property taxes		510. City property tax				
211. County property taxes		511. County property				
212. Assessment Taxes		512. Assessment Taxe	S			
213. School property taxes		513. School property t	axes			
214. MUD taxes		514. MUD taxes				
215. Other taxes		515. Other taxes				
216.		516.				
217.		517.				
218.		518.				
219.	\$180,258.0		Amount Due Seller	\$0.00		
220. Total Paid By/For Borrower 300. Cash At Settlement From/To Borrower	J. 00,230.0	600. Cash At Settlem				
301. Gross Amount due from borrower (line 120)	\$180,258.0			\$0.00		
302. Less amounts paid by/for borrower (line 220)	\$180,258.0		amt. due seller (line 520)	\$0.00		
200 0 1 7		0 602 Coch Sallar		\$0.00		

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;

• 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 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.

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.

Settlement Charges

700. Total Sales/Broker's Commission based on price \$0.00 @% = \$0.00Division of Commission (line 700) as follow Paid From Paid From 701. Borrower's Seller's 702. Funds at Funds at 703. Commission Paid at Settlement Settlement Settlement 800. Items Payable in Connection with Loan \$0.00 \$0.00 801. Loan Origination Fee to Ameris Bank 802. Loan Discount \$1,782.51 to 803. Appraisal Fee Hayes Appraisal 804. Credit Report \$350.00 805. Lender's Inspection Fee to 806. Underwriting Fee to 807. Tax Service Fee to Ameris Bank POC (L) \$73.00 808. GA Res.Mtg. Fee to Ameris Bank 809. Flood Cert Fee to 810. Final Inspection fee Hayes Appraisal to \$100.00 811. Amdin. fce to Ameris Bank POC (L) \$260.00 812. Wire/MERS fee Ameris Bank POC (L) \$22.50 813. Bank inspection fee Ameris Bank POC (L) \$300.00 900. Items Required by Lender To Bc Paid in Advance 901. Interest from to @ \$0/day 902. Mortgage Insurance Premium for 12 to Dept. of VA \$5,758.50 903. Hazard Insurance Premium for years to 1000. Reserves Deposited With Lender 1001. Hazard insurance months @ per month 1002. Mortgage insurance months @ per month 1003. City property taxes months @ 1004. County property taxes months @ \$32.81 per month 1005. Assessment Taxes months @ per month 1006. School property taxes months @ per month 1007. MUD taxes months @ per month 1008. Other taxes months @ per month 1011. Aggregate Adjustment 1100. Title Charges 1101. Settlement or closing fee to Brown-Williams & Associates, P.C. POC (L) \$550.00 1102. Abstract or title search 1103. Title examination to 1104. Title insurance binder to Brown-Williams & Associates, P.C. \$50.00 1105. Document preparation to 1106. Notary fees to 1107. Attorney's fees to (includes above items numbers: 1108. Title insurance to Attorneys' Title Guaranty Fund, Inc. \$502.50 (includes above items numbers: 1109. Lender's coverage \$180,258.00/\$502.50 1110. Owner's coverage \$0.00/\$0.00 1111. Escrow fee to 1200. Government Recording and Transfer Charges 1201. Recording Fees Deed ; Mortgage \$34.00 ; Rel to Dougherty County Clerk \$34,00 1202. City/county tax/stamps Deed ; Morigage 1203. State tax/stamps Deed ; Mortgage \$541.50 to Dougherty County Clerk \$541.50 1204. Cross Index Fee to 1205. Conveyance Fee 1206. Courier/Messenger Fee to Brown-Williams & Associates, P.C. POC (L) \$40.00 1300. Additional Settlement Charges 1301. Survey to 1302. Pest Inspection to 1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K) \$9,125.51 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 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 disbursements made on my account of 3367.01 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

Non-inguit in a crime to be accordance with the Unit. 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

1001 and Section 1010.

revious Editions are Obsolete

include a fine and imprisonment. For details see: Title 18 U.S. Code Section

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

Riverland Title Services, LLC

723 East Wade Street Trenton, Florida 32693 352-463-6333 fax: 352-463-6340

LOAN

FMHA

3.

CONV. INS.

09-0066

1. X FHA 2.

3390148

CONV. UNINS.

8. Mortgage Ins. Case No.: 091-4724976-703

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 plats.

Cassie M. Driggers

D. Borrower: 110 NE 105th Street

Cross City, Florida 32628

E. Seller:

Ameris Bank

F. Lender:

PO Box 797

Trenton, Florida 32693

176 NE 105th Street

G. Property:

Cross City, Dixie County, Florida 32628

Section 4, Township 10, Range 12, Dixie County, Florida Riverland Title Services, LLC

H. Settlement Agent:

Place of Settlement: 723 East Wade Street, Trenton, Florida 32693 Gilchrist County

I. Settlement Date:

May 28, 2009



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	•		Contract Sales Price	
102.	Personal Property			Personal Property	
	Settlement Charges to Borrower (line 1400)	6,673.08	403.	• •	
104.	Cost to Build	93,225.00	404.		
A	djustments for Items Paid by Seller in Advance:	·	A	djustments for Items Paid by Seller in Advance:	•
106.	City / Town Taxes		406.	City / Town Taxes	
107.	County / Parish Taxes		407.	County / Parish Taxes	
108.	Assessments		408.	Assessments	:
120.	Gross Amount Due from Borrower:	99,898.08	420.	Gross Amount Due to Seller:	0.00
200.	Amounts Paid by or in Behalf of Borrower:		500.	Reductions in Amount Due to Seller:	
	Deposit / Earnest Money		501.	Excess Deposit (see instructions)	
	Principal Amount of New Loan	99,814.00	502.	Settlement Charges to Seller (Line 1400)	Ø.00
203.	Existing Loan(s)		503.	Existing Loan(s)	
204.				Payoff of First Mortgage	
205.				Payoff of Second Mortgage	
206.				Purchase Money Mortgage	
	djustments for Items Unpaid by Seller:		•	djustments for Items Unpaid by Seller:	
	City / Town Taxes		•	City / Town Taxes	:
	County / Parish Taxes			County / Parish Taxes	·
212.	Assessments		512.	Assessments	:
220.	Total Paid by / for Borrower:	99,814.00	520.	Total Reductions in Amount Due Seller:	d.00
300.	Cash at Settlement from / to Borrower:		600.	Cash at Settlement to / from Seller:	
301.	Gross Amount due from Borrower (line 120)	99,898.08	601.	Gross Amount due to Seller (line 420)	0.00
302.	Less Amount Paid by/for Borrower (line 220)	99,814.00	602.	Less Reductions Amount due Seller (line 520)	0.00

\$84.08 603. Cash From Seller:

\$0.00

303. Cash From Borrower:

File Number: 09-0066 FATCO

Loan Number: 3390148

Table Parish Pa	L. Settlement Charges		
Purision of Commission as follows	•	Paid from	Paid from
1701.	Philippe of Commission of C.D.		
800. Lean Drignation Fee to Ameris Bank 980.98 801. Laon Discount 450.00 804. Conn Discount 450.00 805. Appraisal Fee to Smith Appraisals 450.00 806. Credit Report 450.00 807. Sasumption Fee 80. Mortgage Insurance Application Fee 808. Processing Fee to Ameris Bank 150.00 809. Closing Fee to Ameris Bank 265.00 810. Lender Inspection Fee to Ameris Bank 250.00 811. 250.00 811. 312. 813. Tax Service Fee (POC by Ameris Bank) to Taylor, Bean and Whitaker Mortgage Corp. 260.00 814. (no. 673.00) 315. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 260.00 901. Interest from May 18, 2009 200.00 90 902. Mortgage Insurance Premium to TBW for the Dept of HUD 1,716.72 903. Hazard Insurance Premium to TBW for the Dept of HUD 1,716.72 904. Flood Insurance Premium to Cotton States (poc \$835.19 by Borrower) 90.4 Flood Insurance Premium to Taylor the Dept of HUD 1,716.72 905. Annual Assessments 100.00 100.00 100.00 1000. Hazard Insurance Premium to TBW for the Dept of Marce		Settlement	
801. Loan Drigination Fee to Ameris Bank 802. Loan Discount 803. Appraisal Fee to Smith Appraisals 804. Cyredik Report 805. Lender's Inspection Fee 807. Assumption Fee 807. Assumption Fee 808. Processing Fee to Ameris Bank 809. Closing Fee to Ameris Bank 810. Lender Inspection Fee to Ameris Bank 811. Lender Inspection Fee to Ameris Bank 812. Salinistration Fee to Taylor, Bean and Whitaker Mortgage Corp. 813. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 814. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 815. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 816. Lender Inspection May 28, 2009 817. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 817. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 818. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 819. Interest from May 28, 2009 810. Interest From May 28, 2009 810. Interest From May 28, 2009 810. Interest From May 28, 2009 811. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 810. Interest From May 28, 2009 811. Interest From May 28, 2009 812. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp. 813. Administration Fee Taylor, Bean and Whitaker Mortgage Corp. 814. Administration Fee Taylor, Bean and Whitaker Mortgage Corp. 815. Administration Fee Taylor, Bean and Whitaker Mortgage Corp. 816. Administration Fee Taylor, Bean and Whitaker Mortgage Corp. 817. Administration Fee Taylor, Bean and Whitaker Mortgage Corp. 818. Administration Fee Taylor, Bean and Whitaker Mortgage Corp. 819. Additional Settlement Closing Fee to Clerk of the Circuit Court 810. Mortgage Insurance Taylor, Bean and Whitaker Mortgage Corp. 810. Mortgage Insurance Taylor, Bean and Whitaker Mortgage Corp. 810. Mortgage Insurance Taylor, Bean and Whitaker Mortgage Corp. 810. Mortgage Taylor of Reverland Title Services, LLC 810. Mortgage Taylor of Reverla			
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1111. Endorsement 8.1 to Riverland Title Services, LLC 1112. Endorsement FL Form 9 to Riverland Title Services, LLC 1113. Endorsement to Policy for Modification to Riverland Title Services, LLC 1200. Government Recording and Transfer Charges: 1201. Recording Fees: Deed 0.00 Mortgage 112.00 Releases 0.00 1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00 1203. State Tax/Stamps: Deed 0.00 Mortgage 349.65 1204. Intangible Tax to Clerk of the Circuit Court 199.63 1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 44.00 1206. Modification Recording Fee to Clerk of the Circuit Court 44.00 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 18.50 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 18.50 1300. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 550.00 1302. Pest Inspection 22.50 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 22.50 1304. Wire Transfer Fee to Riverland Title Services, LLC	1110		
1112. Endorsement to Policy for Modification to Riverland Title Services, LLC 1200. Government Recording and Transfer Charges: 1201. Recording Fees: Deed 0.00 Mortgage 112.00 Releases 0.00 1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00 1203. State Tax/Stamps: Deed 0.00 Mortgage 349.65 1204. Intangible Tax to Clerk of the Circuit Court 199.63 1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 44.00 1206. Modification Recording Fee to Clerk of the Circuit Court 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 18.50 1200. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 12.50 1304. Wire Transfer Fee to Riverland Title Services, LLC	1111. Endorsement 8.1 to Riverland Title Services, LLC		•
1200. Government Recording and Transfer Charges: 1201. Recording Fees: Deed 0.00 Mortgage 112.00 Releases 0.00 1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00 1203. State Tax/Stamps: Deed 0.00 Mortgage 349.65 349.65 1204. Intangible Tax to Clerk of the Circuit Court 199.63 1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 44.00 1206. Modification Recording Fee to Clerk of the Circuit Court 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 18.50 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 18.50 1300. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 120.00			•
1201. Recording Fees: Deed 0.00 Mortgage 112.00 Releases 0.00 1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00 1203. State Tax/Stamps: Deed 0.00 Mortgage 349.65 349.65 1204. Intangible Tax to Clerk of the Circuit Court 1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 44.00 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 18.50 1300. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 22.50 1304. Wire Transfer Fee to Riverland Title Services, LLC		. 30.00	•
1202. City/County Tax/Stamps: Deed 0.00 Mortgage 349.65 1203. State Tax/Stamps: Deed 0.00 Mortgage 349.65 1204. Intangible Tax to Clerk of the Circuit Court 199.63 1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 44.00 1206. Modification Recording Fee to Clerk of the Circuit Court 44.00 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 18.50 1300. Additional Settlement Charges: 550.00 1301. Survey to Raker Land Surveying 550.00 1302. Pest Inspection 22.50 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 22.50 1304. Wire Transfer Fee to Riverland Title Services, LLC		112.00	
1204. Intangible Tax to Clerk of the Circuit Court 1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 1206. Modification Recording Fee to Clerk of the Circuit Court 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 1300. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC 199.63 144.00 44.00 18.50 18.50 22.50 20.00	1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00	•	
1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 1206. Modification Recording Fee to Clerk of the Circuit Court 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 1209. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 18.50 18.50 18.50 19.50 20.00	1205. State Tan Statispo.		• •
1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 1300. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC 1208. Court	1204. Intangible Tax to Clerk of the Circuit Court		
1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 1300. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC	1206 Modification Recording Fee to Clerk of the Circuit Court	•	• •
1300. Additional Settlement Charges: 1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC 20.00	1207. Notice of Termination Recording Fee to Clerk of the Circuit Court		•
1301. Survey to Raker Land Surveying 1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC 20.00	1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court	18.50	.i
1302. Pest Inspection 1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC 22.50 20.00		550.00	•
1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 1304. Wire Transfer Fee to Riverland Title Services, LLC 22.50 20.00			
1304. Wire Transfer Fee to Riverland Title Services, LLC	1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp.	•	•
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K) \$6,673.08 \$0.00	1304. Wire Transfer Fee to Riverland Title Services, LLC	20.00	٠.
	1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)	\$6,673.08	\$0.00

Settlement Date: May 28,2009 Loan Number: 3390148 File Number: 09-0066

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

Riverland Title Services, LLC

723 East Wade Street Trenton, Florida 32693 352-463-6333 fax: 352-463-6340

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

Borrower:

Cassie M. Driggers

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 accordance with this statement. FATCO Date: May 28, 2009

Settlement Agent:

Devon Weaver

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 or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

> OMB No. 2502-0265 RESPA handbook 4305.2

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265



B. Type of Loan						
1.□ FHA 2.□ RHS 3.⊠ Conv. Unins.	6. File Num		7. Loan Number 8. Mortgage Insurance Case Num 2853612 091-4495412-703			
4.□ VA 5.□ Conv. Ins.						
C. Note: This form is furnished to give you a state marked "(p.o.c.)" were paid outside the commarked "(p.o.c.)"	ement of actu closing; they	al settlement costs. A are shown here for inf	mounts paid to and by the sormation purposes and are	settlement agent are shown not included in the totals.	ı. Items	
D. Name and Address of Borrower Craig M. Halliday Tisha Halliday 3535 Warp Street Charlotte, North Carolina 28205	KBL 150	E. Name and Address of Seller KBL Enterprises, Inc. 1502 N.W. 6th Street Gainesville, Florida 32601 F. Name and Address of Lender Ameris Bank 530 East Wade Street Trenton, Florida 32693				
G. Property Location			H. Settlement Agent			
7928 N.W. 45th Street			A. Scott Toney, PA			
Gainesville, Florida 32653						
Lot 40 WESCHESTER CLUSTER SUBDIVISI	ION		Place of Settlement		1. S	Settlement Date
PHASE III, Plat Book 27, Page 38, Alachua Co	ounty		804 NW 16 Ave. Suite B			10/31/08
			Gainesville, FL 32601			
J. SUMMARY OF BORROWER'S TRANS				ELLER'S TRANSACTION	:	
100. GROSS AMOUNT DUE FROM BORROWE	<u>:R</u>	62,500.00	400. GROSS AMOUNT D 401. Contract sales price	OE TO SELLER	··· T	62,500.00
101, Contract sales price 102, Personal property		02,300.00	402. Personal property			
103. Settlement charges to borrower (line 1400)		12,783.61	403.			
104. Cost to Build LIP Account			404. Cost to Build LIP Acc	ount		216,500.00
105.	l		405.			
Adjustments for items paid by seller in a				ms paid by seller in adva		
106. City/town taxes	to to		406. City/town taxes 407. County taxes	to to		
107. County taxes 108. Assessments	to		408. Assessments	to		
109. HOA Dues (10/31/08-12/31/08)		50.96	409. HOA Dues (10/31/08	-12/31/08)		50.96
110.			410.			
111.			411.			
112.			412.			
120. GROSS AMOUNT DUE FROM BORROW	ER	291,834.57	420. GROSS AMOUNT D			279,050.96
200. AMOUNTS PAID BY OR IN BEHALF OF E	SORROWER	1,000.00	501. Excess Deposit (see		T	
201. Deposit or eamest money 202. Principal amount of new loan(s)		270,968.00	502. Settlement charges t			4,878.61
203. Existing loan(s) taken subject to			503. Existing loan(s) take	n subject to		
204.			504. Payoff of first mortga	ge loan		
			505 D. W. (
205.			505. Payoff of second mo	ngage ioan		
206.			506.			
207.			507.			
208.			508.			
209.			509.			
Adjustments for items unpaid by seller	1. 4004	922.59		ems unpaid by seller 01/01 to	10/31	922.59
210. Okynomi wate	to 10/31	922.59	510. City/town taxes 511. County taxes	0(701 to		
211. County taxes 212. Assessments	to		512. Assessments		0	
213.			513.			
214.			514.			
215.			515.			
216.			516.			
217.			517. 518.			
218.			519.			
219.						
220. TOTAL PAID BY / FOR BORROWER		272,890.59	520. TOTAL REDUCTIO	N AMOUNT DUE SELLE	R	5,801.20
300. CASH AT SETTLEMENT FROM OR TO	BORROWER	t		MENT TO OR FROM SEL	LEK	279,050.96
301. Gross amount due from borrower (line 120)	<u> </u>	291,834.57	601. Gross amount due	unt due to seller (line 520)		5,801.20
302. Less amounts paid by/for borrower (line 22)	0)					
303 CASH FROM BOR	ROWER	18,943.98	603. CASH	TO SELL	ER	273,249.76

PRELIMINARY

	PAID FF BORRON FUNDS	WER'S SEL	FROM LER'S DS AT
Division of commission (line 700) as follows:	SETTLE	MENT SETT	LEMENT
701. \$ 1,875.00 to Atlantic Design & Real Estate 702. \$ 1,875.00 to Bosshardt Realty Services, Inc.			
703. Commission paid at Settlement			3,750.0
704.			0,.00.
800. ITEMS PAYABLE IN CONNECTION WITH LOAN F	.o.c.		
801. Loan Origination Fee 1 % Ameris Bank	· 2	,709.68	
802. Loan Discount %			
803. Appraisal Fee to Ameris Bank for Smith Appraisal (FINAL)		100.00	
804. Credit Report to		250.00	
805. Lender's Inspection Fee to Ameris Bank		250.00	
806. Mtg. Ins. Application Fee to 807. Assumption Fee to			
808. Tax Service Fee Taylor Bean & Whittaker	73.00L		
809. Administrative Fee Ameris Bank		265.00	
810. Flood Cert. Fee to TBW Taylor Bean & Whittaker		18.50	
811. Flood Cert. Fee Ameris Bank		14.50	
812. Processing Fee Ameris Bank		150.00	
813. Administrative Fee Taylor Bean & Whittaker		260.00	
814.			
815.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE 901. Interest from 10/31/08 to 11/01/08 @\$ 48.25 /day	1 day(s)	48.25	
901. Interest from 10/31/08 to 11/01/08 @\$ 48.25 /day 902. Mortgage Insurance Premium to Department of HUD		3,345.29	
903. Hazard Insurance Premium yrs. to		1	
904.			
905.			
000. RESERVES DEPOSITED WITH LENDER FOR			
001. Hazard Insurance mo. @\$ / mo.			
002. Mortgage Insurance mo. @\$ / mo.			
003. City property taxes mo. @\$ /mo.			
004. County property taxes mo. @\$ /mo.			
005. Annual Assessments mo. @\$ / mo. 006. mo. @\$ / mo.			
006. mo. @\$ /mo. 007, mo. @\$ /mo.			
008. Aggregate Reserve for Hazard/Flood Ins, City/County Prop Taxes, Mortgage Ins & Annual Assessments			
100. TITLE CHARGES			
101. Settlement or closing fee to A. Scott Toney, PA		300.00	
102. Abstract or title search to First American Title Insurance Company		 -	55.
103. Title examination to			
104. Title insurance binder to		100.00	
105. Document preparation to A. Scott Toney, PA		100.00	
106. Notary fees to 107. Attorney's fees to			
(includes above item No:			
108. Title insurance to A. Scott Toney, PA		1,095.63	359
(includes above item No:			
109. Lender's coverage 270,968.00 — 1,095.63 Incl 1,114.13 Risk Prem		1	
110. Owner's coverage 62,500.00 359.38		50.00	
111. ALTA 8.1 A. Scott Toney, PA		50.00	
112. ALTA 5.0 A. Scott Toney, PA		50.00 565.00	-89
113. Additional Charges *** See Attached Addendum ***		202.00	-05
200. GOVERNMENT RECORDING AND TRANSFER CHARGES 201. Recording fees Deed \$ 10.00 ; Mortgage \$ 112.00 ; Releases \$		122.00	
201. Troopramy too			
202. City/county/stamps Deed \$ Mortgage \$ 203. State tax/stamps Deed \$ 437.50 Mortgage \$ 948.50		948.50	437
203. State taxistamps Dead \$ 1.00.5 1.00.5 2.00.5		541.94	
205. Recording Fee/Notice of Commencement		35.50	
300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey to Ameris Bank		275.00	
1302. Pest inspection to		1 066 33	
1303. 2008 Property Taxes (11/30/08) Alachua County Tax Collector		1,066.32	66
1304. 2007 HOA Dues Weschester Homeowner's Association, Inc.			300
1305. 2008 HOA Dues Weschester Homeowner's Association, Inc. 1306. Capital Contribution Weschester Homeowner's Association, Inc.		450.00	
To be Door 9 Milhilleton		22.50	
1001.			
308.			

PRELIMINARY

HUD PAGE2 ADDENDUM

Prepared by
A. Scott Toney, PA
804 N.W. 16th Avenue
Pecan Park - Suite B
Gainesville, FL 32601
352-376-6800

File Number: RE08-116

Settlement Date: 10/31/08

Proration Date: 10/31/08

SELLER(S):

KBL Enterprises, Inc.

PURCHASER(S):

Craig M. Halliday and Tisha Halliday

LENDER:

Ameris Bank

PROPERTY:

7928 N.W. 45th Street, Gainesville, Florida 32653
Lot 40 WESCHESTER CLUSTER SUBDIVISION, PHASE III, Plat Book 27, Page 38, Alachua County

		Borrower	Seller
ITEMS PAYABLE IN CO	DNNECTION WITH LOAN		
816.			
817.			
818.			
819			
	TOTAL	S	
TITLE CHARGES		300.00	
1114. ALTA 9	A. Scott Toney, PA	55.00	
1115. E-mail Package Fee	A. Scott Toney, PA	35.00	
1116. Wire Transfer Fee	A. Scott Toney, PA		
1117. Shipping & Handling Fee	A. Scott Toney, PA	75.00	
1118. Title Updates	A. Scott Toney, PA	100.00	
1119. Butler Act Rebate	A. Scott Toney, PA		-89.8
1120.			
1121.		505.00	20.0
	TOTA	LS 565.00	-89.8
ADDITIONAL SETTLEM	MENT CHARGES		
1309.			
1310.			
1311.			
1312.			
1313.	TOTA	10	
	IOIA	LOI	

PRELIMINARY

10-30-2008 at 1:47 PM

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

LEVY ABSTRACT & TITLE COMPANY

50 Picnic Street Bronson, Florida 32621 (352)486-2116 fax: (352)486-4200

B. TYPE OF LOAN

FMHA 3. : X CONV. UNINS.

No lock

4. VA CONV. INS.

6. File Number: 3017942 T-25430

8. Mortgage Ins. Case No.: 091-4564973-703

400. Gross Amount Due To Seller:

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.

MICHAEL L. SMETANA and BARBARA G. CLAFLIN-SMETANA

11117 NE 64th St.

Williston, FL 32696

E. Seller:

AMERIS BANK

F. Lender:

8705 Perimeter Park Blvd.

Suite 4

Jacksonville, Florida 32216

TBD NE 78th Lane

G. Property:

Bronson, Levy County, Florida 32621

The E 1/2 of SE 1/4 of NW 1/4 of NE 1/4 of NE 1/4 of SECTION 16, T12S, R17E, a/k/a Tract #060,

UNIVERSITY ESTATES, an unrecorded subdivision, Levy County, Florida

H. Settlement Agent:

LEVY ABSTRACT & TITLE COMPANY Place of Settlement: 50 Picnic Street, Bronson, Florida 32621

I. Settlement Date:

December 19, 2008

J. **Summary of Borrower's Transaction**

100. Gross Amount Due From Borrower:

101.	Contract Sales Price		401.	Contract Sales Price	
102.	Personal Property		402.	Personal Property	
	Settlement Charges to Borrower (line 1400)	6,812.23	403.		
	Cost to Construct	114,000.00	404.		
	djustments for Items Paid by Seller in Advance	e:	A	djustments for Items Paid by Seller in Advance:	
106.	City / Town Taxes		406.	City / Town Taxes	
	County / Parish Taxes		407.	County / Parish Taxes	
	Assessments		408.	Assessments	
120.	Gross Amount Due from Borrower:	120,812.23	420.	Gross Amount Due to Seller:	
200.	Amounts Paid by or in Behalf of Borrower:	:	500.	Reductions in Amount Due to Seller:	
	Deposit / Earnest Money		501.	Excess Deposit (see instructions)	
	Principal Amount of New Loan	101,241.00	502.	Settlement Charges to Seller (Line 1400)	0.00
	Existing Loan(s)		503.	Existing Loan(s)	
	SHIP Mortgage	19,500.00	504.	Payoff of First Mortgage	
205.				Payoff of Second Mortgage	
206.				Purchase Money Mortgage	
A	djustments for Items Unpaid by Seller:	**		djustments for Items Unpaid by Seller:	
210.	City / Town Taxes			City / Town Taxes	
211.	County / Parish Taxes			County / Parish Taxes	
212.	Assessments		512.	Assessments	
	Total Paid by / for Borrower:	120,741.00	520.	Total Reductions in Amount Due Seller:	
			600	Cash at Settlement to / from Seller:	
300.	Cash at Settlement from / to Borrower:		OUN.	Cash at Settlement to / ironi Sener.	
301.	Gross Amount due from Borrower (line 120)	120,812.23	601.	Gross Amount due to Seller (line 420)	
302.	Less Amount Paid by/for Borrower (line	120,741.00	602.	Less Reductions Amount due Seller (line 520)	

303. Cash From Borrower:

\$71.23 603. Cash From Seller:

	nt Date:December 19,2008	Loan Number: 3017942	File Nu	mber: T-25430
L.	Settlement Charges	· ·		
	otal Sales / Broker's Commission:		; i	
700. 1	otal Sales / Blokel's Commission:		Paid from Borrower's	
D	ivision of Commission as follows		Funds	
701.		•	at	
702.			Settlement	
	Commission Paid at Settlement		;	
	tems Payable in Connection with Loan:		•	
801.	Loan Origination Fee 1.000 % to AMER	US BANK	995.00	
	Loan Discount			
	Appraisal Fee to SMITH APPRAISER		350.00	
	Credit Report	· ·	•	
	Final Inspection Fee to SMITH APPRAIS	SER	150.00	
	Mortgage Insurance Application Fee			
	Assumption Fee Tay Service Fee to TAYLOR BEAN &	WHITAKER MORTGAGE CORP. (poc \$73.00		
808.	by Lender)	WHITAKER MORIDAGE CORF. (poc \$73.00		
809	Record Future S/M	• •	• •	
	Admin. Fee to TAYLOR, BEAN & WHI	TAKER MORTGAGE CORP.	260.00	
	Flood Research Fee			
	Processing Fee to AMERIS BANK		150.00	
	Closing Fee to AMERIS BANK		265.00	
814.	Lender Inspection Fees to AMERIS BAN	NK	250.00	
	Flood Cert Fee to AMERIS BANK		14.50	
900. I	tems Required by Lender to be Paid in A	Advance:		
	Interest from Dec 19, 2008			
	Mortgage Insurance Premium to Departn	nent of H.U.D.	1,741.25	!
	Hazard Insurance Premium Flood Insurance Premium			
	Reserves Deposited with Lender:			i :
	Hazard Insurance		•	
	Mortgage Insurance			
1003.	City Property Taxes		•	
	County Property Taxes			•
	Annual Assessments		•	•
	Title Charges: Settlement or Closing Fee (\$161.25)			,
	Abstract or Title Search (\$161.25)			· .
	Title Examination			
	Risk Premium (\$581.50 Less \$24.50 Re-	Issue Credit = \$557.00)		
	Document Preparation			: " "
1106.	Notary Fees	· · · · · · · · · · · · · · · · · · ·	i	
1107	Attorney Fees			
	(includes above item numbers: Title Insurance to LEVY ABSTRACT &	TITLE COMPANY		
1108	(includes above item numbers:	1101. 1102 & 1104)	879.50	
1109	Lender's Coverage 101,241.00		:	1
ÏIIO	Owner's Coverage 0.00			<u></u>
1111	Endorsement FL Form 9 (Risk Premium) to LEVY ABSTRACT & TITLE COMPANY	55.70 25.00	
1111 1112	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV	VY ABSTRACT & TITLE COMPANY	25.00	
1111 1112	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Undate (At Modification) to LEV	VY ABSTRACT & TITLE COMPANY /Y ABSTRACT & TITLE COMPANY		
1111 1112 1113 1114	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedFx/Handling/Copies/Download Ema	VY ABSTRACT & TITLE COMPANY /Y ABSTRACT & TITLE COMPANY) to LEVY ABSTRACT & TITLE COMPANY	25.00 75.00 100.00	
1111 1112	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Emartitle COMPANY	VY ABSTRACT & TITLE COMPANY /Y ABSTRACT & TITLE COMPANY) to LEVY ABSTRACT & TITLE COMPANY ill(Construction) to LEVY ABSTRACT &	25.00 75.00	
1111 1112 1113 1114 1115	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema	VY ABSTRACT & TITLE COMPANY /Y ABSTRACT & TITLE COMPANY) to LEVY ABSTRACT & TITLE COMPANY	25.00 75.00 100.00	
1111 1112 1113 1114 1115	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY ill(Construction) to LEVY ABSTRACT & ill(Modification) to LEVY ABSTRACT &	25.00 75.00 100.00 125.00	
1111 1112 1113 1114 1115	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY) to LEVY ABSTRACT & TITLE COMPANY iil(Construction) to LEVY ABSTRACT & iil(Modification) to LEVY ABSTRACT & Charges:	25.00 75.00 100.00 125.00	
1111 1112 1113 1114 1115	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company Recording Deed 0.00	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY ill(Construction) to LEVY ABSTRACT & ill(Modification) to LEVY ABSTRACT &	25.00 75.00 100.00 125.00	
1111 1112 1113 1114 1115 1116 1200.	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company Recording Deed 0.00 Fees:	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY til(Construction) to LEVY ABSTRACT & til(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0	25.00 75.00 100.00 125.00 125.00 0 103.50	
1111 1112 1113 1114 1115 1116 1200. 1201 1202	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company Recording Deed 0.00 Fees: City/County Tax/Stamps: Deed State Tax/Stamps: Deed Deed Deed State Tax/Stamps: Deed Deed Deed Deed State Tax/Stamps: Deed Deed Deed Deed Deed Deed State Tax/Stamps: Deed Deed Deed Deed Deed Deed Deed Dee	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY til(Construction) to LEVY ABSTRACT & til(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0 assignment of the company of the comp	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55	
1111 1112 1113 1114 1115 1116 1200. 1201 1202	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company Recording Deed 0.00 Fees: City/County Tax/Stamps: Deed State Tax/Stamps: Deed Intengible Tax to CLERK OF THE CIR	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY til(Construction) to LEVY ABSTRACT & til(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ted 0.00 Mortgage 0.0 ted 0.00 Mortgage 354.5 ted 0.00 Mortgage 354.5	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48	
1111 1112 1113 1114 1115 1116 1200. 1201 1202 1203 1204	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Control Recording Deed 0.00 Fees: City/County Tax/Stamps: Deed State Tax/Stamps: Deed Intangible Tax to CLERK OF THE CIR Record SHIP Mtg. \$68.25 Doc Stamps/S	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY til(Construction) to LEVY ABSTRACT & til(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0 assignment of the company of the comp	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55	
1111 1112 1113 1114 1115 1116 1200. 1201 1202 1203 1204 1205	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Control Recording Deed 0.00 Fees: City/County Tax/Stamps: Deed State Tax/Stamps: Deed Intangible Tax to CLERK OF THE CIR Record SHIP Mtg. \$68.25 Doc Stamps/Stamps/COURT	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY til(Construction) to LEVY ABSTRACT & til(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ted 0.00 Mortgage 0.0 ted 0.00 Mortgage 354.5 to CUIT COURT \$78.00 Rec. to CLERK OF THE CIRCUIT	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48 146.25	
1111 1112 1113 1114 1115 1116 1200. 1201 1202 1203 1204 1205	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Control Recording Deed 0.00 Fees: City/County Tax/Stamps: Deed State Tax/Stamps: Deed Intangible Tax to CLERK OF THE CIR Record SHIP Mtg. \$68.25 Doc Stamps/COURT	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY I to LEVY ABSTRACT & TITLE COMPANY III(Construction) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0 ed 0.00 Mortgage 354.5 CUIT COURT \$78.00 Rec. to CLERK OF THE CIRCUIT LERK OF THE CIRCUIT COURT	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48	
1111 1112 1113 1114 1115 1116 1200. 1201 1202 1203 1204 1205	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Control Recording Deed 0.00 Fees: City/County Tax/Stamps: Dec State Tax/Stamps: Dec Intangible Tax to CLERK OF THE CIR Record SHIP Mtg. \$68.25 Doc Stamps/COURT Record Notice of Commencement to CI 1 Certified Copy of Notice of Commencement	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY til(Construction) to LEVY ABSTRACT & til(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ted 0.00 Mortgage 0.0 ted 0.00 Mortgage 354.5 to CUIT COURT \$78.00 Rec. to CLERK OF THE CIRCUIT	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48 146.25 18.50 3.50	
1111 1112 1113 1114 1115 1116 1200. 1201 1202 1203 1204 1205 1206 1207 1300.	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company Deed 0.00 Fees: City/County Tax/Stamps: Dec State Tax/Stamps: Dec Intangible Tax to CLERK OF THE CIR Record SHIP Mtg. \$68.25 Doc Stamps/COURT Record Notice of Commencement to CI 1 Certified Copy of Notice of Commence Additional Settlement Charges:	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY I to LEVY ABSTRACT & TITLE COMPANY III(Construction) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0 ed 0.00 Mortgage 354.5 CUIT COURT \$78.00 Rec. to CLERK OF THE CIRCUIT LERK OF THE CIRCUIT COURT	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48 146.25 18.50	
1111 1112 1113 1114 1115 1116 1200. 1201 1202 1203 1204 1205 1206 1207 1300. 1301	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Control Recording Deed 0.00 Fees: City/County Tax/Stamps: Decomposite	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY till(Construction) to LEVY ABSTRACT & call(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0 ed 0.00 Mortgage 354.5 CUIT COURT \$78.00 Rec. to CLERK OF THE CIRCUIT LERK OF THE CIRCUIT COURT cement to CLERK OF THE CIRCUIT COURT	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48 146.25 18.50 3.50	
1111 1112 1113 1114 1115 1116 1200. 1201 1202 1203 1204 1205 1206 1207 1300. 1301	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company Deed 0.00 Fees: City/County Tax/Stamps: Dec State Tax/Stamps: Dec Intangible Tax to CLERK OF THE CIR Record SHIP Mtg. \$68.25 Doc Stamps/COURT Record Notice of Commencement to CI 1 Certified Copy of Notice of Commence Additional Settlement Charges:	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY till(Construction) to LEVY ABSTRACT & call(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0 ed 0.00 Mortgage 354.5 CUIT COURT \$78.00 Rec. to CLERK OF THE CIRCUIT LERK OF THE CIRCUIT COURT cement to CLERK OF THE CIRCUIT COURT	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48 146.25 18.50 3.50	
1111 1112 1113 1114 1115 1116 1200. 1201 1203 1204 1205 1206 1207 1300. 1301 1302	Endorsement FL Form 9 (Risk Premium Endorsement 8.1 (Risk Premium) to LEV Search/Update (At Modification) to LEV Modification/Closing (At Modification) FedEx/Handling/Copies/Download Ema TITLE COMPANY FedEx/Handling/Copies/Download Ema TITLE COMPANY Government Recording and Transfer Company Deed 0.00 Fees: City/County Tax/Stamps: Deed 0.00 Fees: Lintangible Tax to CLERK OF THE CIR Record SHIP Mtg. \$68.25 Doc Stamps/COURT Record Notice of Commencement to CI 1 Certified Copy of Notice of Commence Additional Settlement Charges: Survey to AMERIS BANK Pest Inspection Wire/MERS fee to TAYLOR, BEAN &	VY ABSTRACT & TITLE COMPANY VY ABSTRACT & TITLE COMPANY to LEVY ABSTRACT & TITLE COMPANY till(Construction) to LEVY ABSTRACT & call(Modification) to LEVY ABSTRACT & Charges: Mortgage 103.50 Releases 0.0 ed 0.00 Mortgage 0.0 ed 0.00 Mortgage 354.5 CUIT COURT \$78.00 Rec. to CLERK OF THE CIRCUIT LERK OF THE CIRCUIT COURT cement to CLERK OF THE CIRCUIT COURT	25.00 75.00 100.00 125.00 125.00 0 103.50 0 354.55 202.48 146.25 18.50 3.50	

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

LEVY ABSTRACT & TITLE COMPANY

50 Picnic Street Bronson, Florida 32621 (352)486-2116 fax: (352)486-4200

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

Borrower:

MICHAEL L. SMETANA

Borrower:

BARBARA G. CLAFLIN-SMETANA

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 accordance with this statement.

Settlement Agent:

Date: December 19, 2008

File Number: T-25430

Debi Bouchard

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 or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

		·						OIND MC). 2502-0265 7
Α.		1.XFHA	2.∏Fml	HA.		YPE OF LOA		4 5	CONV. INS.
I U.S. DEPARTMENT OF MOUSING & URBAN DEVELOPMENT I		6. FILE NUM			<u>v</u> c		OAN NUMBER		
SETTLEMENT STATEMENT							368468	<u>``</u>	
	8. MORTGAO 105-48924	SE INS CA 152-703	SE NUN	BER:					
C. NOTE: This form is furnished to give you a state Items marked "[POC]" were paid outside	ment of acto the closing:	ual settlement o they are show	osts. Amo n here for i	unts pai informati	i to and onal pu	rposes and a	ement agent ar re not included 198 (A-12279.PF	f in the to	
D. NAME AND ADDRESS OF BORROWER:	E. NAME	AND ADDRES	S OF SEL	LER:			AND ADDRES		
Melva Taylor 1900 SW 48th Avenue Hollywood, FL 33023						Ameris Ba 2627 Daw Albany, G	son Road, P. (D. Box 71	748
G. PROPERTY LOCATION:	H. SETTL	EMENT AGEN	T:					I. SETT	LEMENT DATE:
3858 Sapps Lake Road	Sims, Fler	ming & Benson							
Nashville, GA 31749 Berrien County, Georgia	BLACE O	E CETTI EMEN						June 29	, 2009
Bernell County, Georgia		F SETTLEMEN	1						
	823 Love						l		
	Tifton, GA	31793							
J. SUMMARY OF BORROWER'S TRAI	NSACTION						ELLER'S TRA	NSACTIC	N .
100. GROSS AMOUNT DUE FROM BORROWER:						DUE TO SE	LLER:		1
101. Contract Sales Price 102. Personal Property			401. Co	rsonal P		ce			
103. Settlement Charges to Borrower (Line 1400)		7,321.75	403.	1001121	0,001.17				
104.			404.						
105. Adjustments For Items Paid By Seller in advan			405.	Adjustm	ante En	r Items Paid	By Seller in ad	vance	
106. City/Town Taxes to	ice		406. Cit			i itellis Falu	to	varice	<u> </u>
107. County Taxes to			407. Co	unty Tax	es		. to		
108. Assessments to			408. Ass	sessmer	ts		to		
109. 110.			409. 410.						
111.			411.						
112. Loan in Process		137,671.25	412.						
120. GROSS AMOUNT DUE FROM BORROWER		144,993,00	420. GF	ROSS AI	10UN7	DUE TO SE	LLER		
200. AMOUNTS PAID BY OR IN BEHALF OF BORR 201. Deposit or earnest money	OWER:						JE TO SELLE	₹;	
201. Deposit or earnest money 202. Principal Amount of New Loan(s)		144,993.00				ee Instruction es to Seller (L			-
203. Existing loan(s) taken subject to		144,555.00				ken subject to			
204.			504. Pa						
205.			505. Pa	yoff of se	cond N	Nortgage			-
206. 207.			507.						
208.			508.						
209.			509.	Δdin	imants	For Items II	npaid By Selle	<u>, </u>	1
Adjustments For Items Unpaid By Seller 210. City/Town Taxes to			510. Cit	y/Town	axes		to		
211. County Taxes to			511. Co	unty Tax	es		to		<u> </u>
212. Assessments to			512. Ass	sessmer	ts		to		<u> </u>
213. 214.			513.						
215.			515.						
216.			516. 517.						
217. 218.			517.				· · · · · · · · · · · · · · · · · · ·		
219.			519.						
220. TOTAL PAID BY/FOR BORROWER		144,993.00	520. TC	TAL RE	DUCTI	ON AMOUN	T'DUE SELLEI	₹	
300. CASH AT SETTLEMENT FROM/TO BORROWS	R:						ROM SELLER	:	
301. Gross Amount Due From Borrower (Line 120)		144,993.00				e To Seller (L Due Seller (L			1,
302. Less Amount Paid By/For Borrower (Line 220)		144,993.00)					*****		0.00
303. CASH(FROM)(TO)BORROWER	<u> </u>	0.00	L			FROM) SEL	·		0,00
The undersigned hereby acknowledge receipt of a co	ompleted co	py of pages 1&	2 of this st	atement	& any a	ittachments r	eferred to here	in.	

Borrower	

Seiler

142,500

\$ 4828.75

L. SETTLEMENT CHARGES		Page 2
		
700. TOTAL COMMISSION Based on Price \$ @ %	PAID FROM	PAID FROM
Division of Commission (line 700) as Follows: 701. \$ to	BORROWER'S	SELLER'S
702. \$ to	FUNDS AT	FUNDS AT
03. Commission Paid at Settlement	SETTLEMENT	SETTLEMENT
04. to		
00. ITEMS PAYABLE IN CONNECTION WITH LOAN		
101. Loan Origination Fee 1.0000 % to Ameris Bank	4.405.00	
302. Loan Discount % to	1,425.00	
03. Appraisal Fee to Cole & Associates (Brian Massingill)	400.00	
04. Credit Report to	400.00	
05. Lender's Inspection Fee to		
06. Mortgage Ins. App. Fee to		
07. Closing Fee to Ameris Bank	265.00	
08. Processing Fee to Ameris Bank	150.00	
09. Bank Inspection Fees to Ameris Bank	350.00	
10. Tax Service Fee POC to TB&W Fee paid by Originator \$73.00/POC		
11. Administration Fee to Taylor, Bean & Whitaker Mortgage Corp.	260.00	··· ·········
00. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
01. Interest From 06/29/09 to 07/01/09 @ \$ /day (2 days %)	1	
02. Mortgage Insurance Premium for months to Department of H.U.D.	2,493.75	
03. Hazard Insurance Premium for 1.0 years to State Farm (Darby Veazey) \$834.00/poc	2,-00.10	
04.		
05.		· · · · · · · · · · · · · · · · · · ·
000. RESERVES DEPOSITED WITH LENDER 001. Hazard insurance months @ \$ per month		, , , , , , , , , , , , , , , , , , ,
· · · · · · · · · · · · · · · · · · ·		
002. Mortgage Insurance months @ \$ 58.98 per month 003. City/Town Taxes months @ \$ per month		
003. City/fown faxes months @ \$ per month		· · · · · · · · · · · · · · · · · · ·
005. Assessments months @ \$ per month		
006. months @ \$ per month		
007. months @ \$ per month		
008. Aggregate Accounting Adj months @ \$ per month		
100. TITLE CHARGES	· · · · · · · · · · · · · · · · · · ·	
101. Settlement or Closing Fee to		
102. Abstract or Title Search to		
103. Title Examination to	200.00	V
104. Title Insurance Binder to Sims, Fleming & Benson 105. Document Preparation to Sims, Fleming & Benson - Prep of QCD	50.00	1/
	30.00	
106. Notary Fees to Sims Floring & Berson	700.00	V
107. Altorney's Fees to Sims, Fleming & Benson (includes above Item numbers:	7 55.00	
108. Title Insurance to Chicago Title Insurance Company	340.00	1/
(includes above item numbers:		
109, Lender's Coverage \$ 144,993.00 340.00		
110, Owner's Coverage S		
111. Copies;Postage;Phone/Fax, etc. to Slms, Fleming & Benson	50.00	<u> </u>
112. Final Inspection to Brian Massingill	100.00	
113.		
200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
201. Recording Fees: Deed S 12.00; Mortgage \$ 44.00; Releases \$	56.00	<i>V</i>
202 City/County Tax/Stamps: Deed : Mortgage		
203. State Tax/Stamps: Revenue Stamps : Mortgage 435.00	435.00	
204.		
205.		
300. ADDITIONAL SETTLEMENT CHARGES		
301. Survey to		
302. Pest Inspection to		
1302. Pest inspection 1303. Georgia Res Mortgage Fee to Taylor, Bean & Whitaker Mortgage Corp.	6.50	
304 Wire Transfer Fee to Sims, Fleming & Benson	18.00	
305, Wire/MERS Fee to Taylor, Bean & Whitaker Mortgage Corp.	22.50	
	7,321.75	

Carlton	A Flore	ina Ir
Canton	A. Fiell	illig Ji.
Settlem	ent Aae	nt

Certified	to	be	а	true	CODV.

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower Seiler Upr

\$42000

10/0

A. Settlement Statement

U.S. Department of Housing and Urban Development OMB Approval No. 2502-0265 (expires 11/30/2009)

B. Type of Loan		Olvid Approval IVO. 2502-026	0 (cxpiles 11/30/2003)	
	e Number	7. Loan Number 8. N	Mortgage Insurance Case Number	
4. DVA 5. Conv. Ins. 2009 This form is furnished to give you a statement of actual se	ttlement costs. Amounts paid to	and by the settlement agent are shown.	091-4752353-703	
Tony. Ins. S. Cony. Ins. This form is furnished to give you a statement of actual settlems marked "(p.o.c.)" were paid outside the closing; they WARNING: It is a crime to knowingly make false statemen conviction can include a fine and imprisonment. For detail	y are shown here for information hts to the United States on this or is see: Title 18 U. S. Code Sectio	purposes and are not included in the totals. ' any other similar form. Penalties upon in 1001 and Section 1010.	TitleExpress Settlement System Printed 07/13/2009 at 16:13 LCB	
D. NAME OF BORROWER: JOHN WILLIAMS			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
ADDRESS: 6001 SHAWMUT STRE	ET, TALLAHASSEE, FI	L 32305		
E. NAME OF SELLER:				
ADDRESS:				
F. NAME OF LENDER: AMERIS BANK				
ADDRESS: 1989 CAPITAL CIRCLE	NE, UNIT 13, TALLAH	ASSEE, FL 32308	·	
G. PROPERTY ADDRESS: 6001 SHAWMUT STRE	ET, TALLAHASSEE, FI	L 32305		
METES & BOUNDS				
H. SETTLEMENT AGENT: Smith, Thompson, Sha	•			
	52, 14 Medallion Lane,	Crawfordville, FL 32327		
I. SETTLEMENT DATE: 07/14/2009				
J. SUMMARY OF BORROWER'S T	RANSACTION:	K. SUMMARY OF SELLE		
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLE	R	
101. Contract sales price		401. Contract sales price		
102. Personal Property		402. Personal Property		
103. Settlement charges to borrower (line 1400)	9,893.05	403.		
104. Payoff - DEREK FUSCO	14,681.70	404.		
105. LIP BALANCE	153,489.25	405.		
Adjustments for items paid by seller it		Adjustments for items j	paid by seller in advance	
109. 10% 1ST DRAW TO BUILDR	16,990.00	409.		
110.		410.		
111.		411.		
112.		412.		
120. GROSS AMOUNT DUE FROM BORROWER 195,054.00		420. GROSS AMOUNT DUE TO SELLE		
200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER		
201. Deposit or earnest money		501. Excess Deposit (see instructions)		
202. Principal amount of new loans	195,054.00	502. Settlement charges to seller (line 1400	0)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to		
204.		504. Payoff of First Mortgage Loan		
205.		505.		
206.		506.		
207.		507.		
208.		508. 509.		
209. Adjustments for items unpaid by	callar	Adjustments for item	s unnaid by seller	
	361161	513.	io unpula by conci	
213.		514.		
214.		515.		
215.		516.		
<u>216.</u> 217.		517.		
218.		518.		
219.		519.		
220. TOTAL PAID BY/FOR BORROWER 195,054.00		520. TOTAL REDUCTION AMOUNT D		
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR I		
301. Gross amount due from borrower (line 120)	195,054.00	601. Gross amount due to seller (line 420)		
302. Less amounts paid by/for borrower (line 220)	195,054.00	602. Less reduction amount due seller (line	9 520)	
		·		
303. CASH FROM BORROWER	0.00	603. CASH TO SELLER	0.00	

U.S. DEPARTMENT OF HOUSING AND URBAN D			PAGE 2
SETTLEMENT STATEMENT	TitleExpress Settlement System	Printed 07/13/2009 at	16:13 LCB
L. SETTLEMENT CHARGES		PAID FROM	PAID FROM
700. TOTAL SALES/BROKER'S COMMISSION base	ed on price \$ =	BORROWER'S	SELLER'S
Division of commission (line 700) as follows:		FUNDS AT	FUNDS AT
701. \$ to		SETTLEMENT	SETTLEMENT
702. \$ to			
703. Commission paid at Settlement			
800. ITEMS PAYABLE IN CONNECTION WITH LO	AN	<u> </u>	
801. Loan Origination Fee %AMERIS BAI		1,917.00	
802. Loan Discount %	118	1,317.00	
	/ & ASSOCIATES (P.O.C.) 450.00 Buve		
	7 & ASSOCIATES (P.O.C.) 450.00 Buyer		
804. Credit Report	11/		
805. Processing Fee to AMERIS BAN		150.00	
806. Closing Fee to AMERIS BAN		265.00	
807. Tax Service to TBW	\$73.00 POC by Lender		
808. Administration Fee to TBW		260.00	
809. Inspection Fees to AMERIS BAI		390.00	
810. Final Appraisal to J D Salley &	Associates	75.00	
811. WIRE/MERS FEE to TBW		22.50	
900. ITEMS REQUIRED BY LENDER TO BE PAID	IN ADVANCE		
901. Interest From to	@\$ /day		
	epartment of HUD	3,354.75	
903. Hazard Insurance Premium for to			
904. 2008 Property Taxes to TAX COLLEC	TOR	366.66	
	JIOR	300.00	
905. 1000. RESERVES DEPOSITED WITH LENDER FO	P	J.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
		1	
1001. Hazard Insurance mo. (····
1002. Mortgage Insurance mo. (
1003. City Property Taxes mo. (
1004. County Property Taxes mo. (
1005. Annual Assessments mo. (@.\$		
1009. Aggregate Analysis Adjustment		1	
1100. TITLE CHARGES		1	
1101. Settlement or closing fee to SMITH, THO	MPSON , SHAW & MANAUSA, P.A.	300.00	
1102. Abstract or title search			
1103. Title examination			
1104. Title insurance binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney's fees			
(includes above items No:)		
1108. Title Insurance to SMITH, THO	MPSON , SHAW & MANAUSA, P.A.	1,079.25	
(includes above items No:)		
1109. Lender's Policy 195,054.00	- 25.00		
	- 1,054.25		
	MPSON , SHAW & MANAUSA, P.A.	107.93	
	MPSON , SHAW & MANAUSA, P.A.	25.00	
1113.			
1200. GOVERNMENT RECORDING AND TRANSF	ER CHARGES		
1201. Recording Fees Deed \$; Mortgage	\$ 214.00 ; Release \$	214.00	
1201. Recording Fees Beed \$, mongage 1202. City/County tax/stamps Deed \$; Mortgage \$ 390.11	390.11	
1203. State Tax/stamps Deed \$; Mortgage \$ 682.85	682.85	
TEOU. Clare Terrories.	CIRCUIT COURT	18.50	
1207. 1101.00 07 001111101110111	CIRCUIT COURT	10.00	
1300. ADDITIONAL SETTLEMENT CHARGES	W. HOWELL, INC.	250.00	
1001: 00:101	II. IIV II LLL; IIIV.		
1302. Pest Inspection	NIK	14.50	
1303. Flood Cert Fee to AMERIS BA	NA .	14.50	
1304.			
1305.			
1306.			
1307.			
1308.			
		I	

(enter on lines 103, Section J and 502, Section K)

refully 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 isaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

1400. TOTAL SETTLEMENT CHARGES

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.

CERTIFIED MAIL E/RST CL A53

FALLIN & McINTOSH, PC

39 NORTH MAIN STREET ATTORNEYS AT LAW

MOULTRIE, GEORGIA 31776 P.O. BOX 250

First Class Mail First Class Mail

FALLIN & McINTOSH, PC

ATTORNEYS AT LAW

39 NORTH MAIN STREET P.O. BOX 250 MOULTRIE, GEORGIA 31776

RECEIVED JUN 1 4 2010

 $^{BMC}_{GROUP}$

Attn.: Taylor Bean & Whitaker Mortgage Corp. BMC Group, Inc.

Claims Processing P.O. Box 3020

Chanhassen, MN 55317-3020

F/451 CL R55