

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number 12-061316-300	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance			
7. <input checked="" type="checkbox"/> CASH SALE					

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 "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower Bradley J. Edwards and Michele A. Edwards, husband and wife 2214 Autumn Drive Jonesboro, AR 72404	E. Name & Address of Seller City of Jonesboro, Arkansas	F. Name & Address of Lender Cash Sale
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G. Property Location 0.38 Acres, Range 003E, Township 014N, Section 23, QTR1 SE, QTR2 SW, Book 7, Craighead County , AR	H. Settlement Agent Name Lenders Title Company 2207 Fowler Avenue Jonesboro, AR 72401 Tax ID: 71-0493927	I. Settlement Date 4/26/2012 Fund:
	Place of Settlement Lenders Title Company 2207 Fowler Avenue Jonesboro, AR 72401	

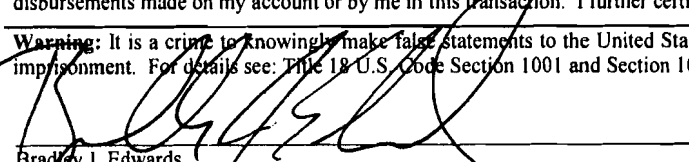
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$7,590.89	401. Contract Sales Price	\$7,590.89
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$70.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. County property taxes		406. County property taxes	
107. Special Assessments		407. Special Assessments	
108. POA Dues		408. POA Dues	
109. POA Dues		409. POA Dues	
110. Timber Taxes		410. Timber Taxes	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$7,660.89	420. Gross Amount Due to Seller	\$7,590.89
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$50.00
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. County property taxes		510. County property taxes	
211. Special Assessments		511. Special Assessments	
212. POA Dues		512. POA Dues	
213. POA Dues		513. POA Dues	
214. Timber Taxes		514. Timber Taxes	
215. Other taxes		515. Other taxes	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$0.00	520. Total Reduction Amount Due Seller	\$50.00
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$7,660.89	601. Gross Amount due to seller (line 420)	\$7,590.89
302. Less amounts paid by/for borrower (line 220)	\$0.00	602. Less reductions in amt. due seller (line 520)	\$50.00
303. Cash From Borrower	\$7,660.89	603. Cash To Seller	\$7,540.89

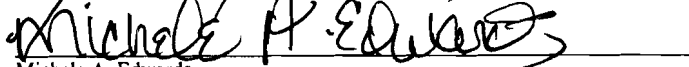
Substitute Form 1099, Seller Statement: The information contained in Blocks E, G, H and I, lines 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate taxes reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price		\$7,590.89	@ % = \$0.00	Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701.	to				
702.	to				
703.	Commission Paid at Settlement			\$0.00	\$0.00
800. Items Payable in Connection with Loan					
801.	Loan Origination Fee %	to			
802.	Loan Discount %	to			
803.	Appraisal Fee	to			
804.	Credit Report	to			
805.	Lender's Inspection Fee	to			
806.	Mortgage Insurance Application	to			
807.	Assumption Fee	to			
900. Items Required by Lender To Be Paid in Advance					
901.	Interest from 4/26/2012 to 5/1/2012 @ \$0/day				
902.	Mortgage Ins. Premium for months	to			
903.	Hazard Ins. Premium for years	to			
1000. Reserves Deposited With Lender					
1001.	Hazard insurance	months @	per month		
1002.	Mortgage insurance	months @	per month		
1003.	County property taxes	months @	per month		
1004.	Special Assessments	months @	per month		
1005.	POA Dues	months @	per month		
1006.	POA Dues	months @	per month		
1007.	Timber Taxes	months @	per month		
1008.	Other taxes	months @	per month		
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or closing fee	to Lenders Title Company		\$50.00	\$50.00
1102.	Abstract or title search	to Lenders Title Company			
1103.	Title examination	to Lenders Title Company			
1104.	Title insurance binder	to			
1105.	Document preparation	to			
1106.	Notary fees	to			
1107.	Attorney's fees	to			
	(includes above items numbers:)		
1108.	Title insurance	to Lenders Title / Old Republic			
	(includes above items numbers:)		
1109.	Lender's coverage	\$0.00/\$0.00			
1110.	Owner's coverage	\$7,590.89/\$0.00			
1111.	Processing Fee	to Lenders Title Company			
1112.	Overnight/Courier Fee	to Lenders Title Company			
1113.	Closing Protection Letter	to			
1200. Government Recording and Transfer Charges					
1201.	Recording Fees	Deed \$20.00 ; Mortgage ; Releases		\$20.00	
1202.	City/county tax/stamps	Deed ; Mortgage to			
1203.	State tax/stamps	Deed ; Mortgage to			
1204.	Tax certificates	to			
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)				\$70.00	\$50.00

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 completed copy of this HUD-1 Settlement Statement.

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.


 Bradley J. Edwards


 Michele A. Edwards

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.

Dean Street 4-26-12
 Settlement Agent Date