## A. Settlement Statement

## U.S. Department of Housing and Urban Development

OMB No. 2502-0265

Lenders Title Company   S729/2008   Fund:	NA S. D. Cow Np. 6. D. Selfer Finance  ### This form is formished to give your a statement of actual settlement oxist. Amounts paid to and by the settlement agent are shown. Items marked Tip One-O' were good doubted the closing. Here was shown here for informational purposes and are not included in the states.  ### R. A. A. R. A. A. R. A. A. R. A.	B. Type of Loan					
Description   Control Solid   Price   Section   Control Solid   Control Soli	CASH SALE  This form is formitted to give you a satement of extual extitionent costs. Amount poid to each by the extitionent agent are above. Items rearked "[0.00", were paid outside the closing they are shown here for informational purposes and are not neckeded in the totals.  Re A Address of Commerce  Josephore, Arkanasa  E. Some A Address of Saleman  E. Some A Address of Lender  Bonale Sue Derryberry  F. Name & Address of Lender  F. Name & Addr	1. □ FHA 2. □ FmHA 3. □ Conv Unins	6. File Number	7. Loan Numbe	8. Mortgage Ins	Case Number	
C. Note: This form: is furnished to give you a subtement of scalar elettement costs. Arrowate paid to use by the settlement costs. Arrowate paid to use by the settlement agent are not included in the totals.	Results from is familised in give your a statement of actual extitioned coals. Account poid to and by the settlement appear are above. Items method [70,0.c] when good outside the closing. they are shown here for informational purposes and are not included in the totals.  Results of Borrower	4. □ VA 5. □ Conv Ins. 6. □ Seller Finance □	08-052460-300				
To, 0.1   were paid outside the closing; they are shown here for informational purposes and are not included in the totals.	Type Color of the Color of the Color of the Color of the Color of	7. 🗵 CASH SALE					
To, 0.1   were paid outside the closing; they are shown here for informational purposes and are not included in the totals.	Type Color of the Color of the Color of the Color of the Color of	C. Note: This form is furnished to give you a statement	of actual settlement cos	ts. Amounts paid to and h	by the settlement agent are shown	Items marked	
City of Jonesboro, Arkanasa	Property	"(p.o.c.)" were paid outside the closing; they are	e shown here for inform	national purposes and are	not included in the totals.	TOTAL MAINOG	
G. Property Location	Sectiment Agent Narve   Leaders Title Company   207 Powler Avenue   January Company   207 Powler Avenue   207		E. Name & Address of S	Seller	F. Name & Address of Lender		
Lenders Title Company   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jonesboro, AR 72401   2	Lenders Title Company   Section	City of Jonesboro, Arkansas	Bonnie Sue Derryberr	1 . Traine & Fideress of Exile			
Lenders Title Company   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jonesboro, AR 72401   2	Lenders Title Company   Section						
Lenders Title Company   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jonesboro, AR 72401   2	Lenders Title Company   Section						
Lenders Title Company   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jonesboro, AR 72401   2	Lenders Title Company   Desiration   Date						
Lenders Title Company   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401 Tax ID: 71-0493927   2007 Fowler Avenue   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jones   Jonesboro, AR 72401   2007 Fowler Jonesboro, AR 72401   2	Lenders Title Company   Desiration   Date				J		
Leaders Title Company   2007   Fowler Avenue   2007   Fowler Fowler   2007   Fowler Fowle	Landers Title Company	G. Property Location		H. Settlement Agent Nan	ne		
	Josebbro, AR 72401   Tax ID: 71-493927						
Place of Settlement   Lenders Title Company   1797/2008   1797/2	Place of Settlement   Lenders Title Company   Lender		2207 Fowler Avenue				
Place of Settlement   Lender-Title Company   S129/2008   Fund:	Place of Stittement   Statement   Statem		Jonesboro, AR 72401	Jonesboro, AR 72401 Tax ID: 71-0493927			
Lenders Title Company   S729/2008   Fund:	Lenders Title Company   5739/2008   Fund:		DI CO HI		<del></del>		
J. Summary of Borrower's Transaction	207 Fowler Avenue   Jonesboro, AR 72401	Julesboro, AR 72401	}			1	
Joneshoro, AR 72401	Jonesborn, AR 72401						
3. Summary of Borrower's Transaction   100. Gross Amount Due from Borrower   400. Gross Amount Due to Seller   101. Contract Sales Price   \$25,50.00   401. Contract Sales Price   \$25,50.00   402. Personal Property   \$20. Personal Property   403.   404.   404.   405.   405.   405.   406. County property taxes   406. Personal Property taxes   407. Personal Property taxes   408. PoA Dues   408. PoA Dues   409. PoA Dues   412.   413.   414.   414.   414.   414.   415.   416.   41	No.   Summary of Seller's Transaction   No.   Summary of Seller's Transaction   No.   Summary of Seller's Transaction   No.   Seller   S					runu.	
100. Gross Amount Due from Borrower   101. Contract Sales Price   \$25,50.00   401. Contract Sales Price   \$25,50.00   401. Contract Sales Price   \$25,50.00   402. Personal Property   103. Settlement Charges to borrower   \$1,014.20   403.   404.   405.   404.   405.   406. County property taxes   406. County property taxes   406. County property taxes   407. Special Assessments   407. Special Assessments   408. POA Dues   408. POA Dues   409. POA DUES   409	Adjustments for Items paid by seller in advance						
101. Contract Sales Price   \$25,55.0.0   401. Contract Sales Price   \$25,5.0.0     102. Personal Property   \$403.   403.     103. Settlement Charges to borrower   \$1,014.20     104.	Section   Sect	J. Summary of Borrower's Transaction		K. Summary of Seller	s Transaction		
102	### ##################################	100. Gross Amount Due from Borrower		400. Gross Amount Di	ie to Seller		
102	### ##################################	101. Contract Sales Price	\$25,550,00	401 Contract Sales Pri		\$25,550,00	
103. Settlement Charges to borrower	### ### ##############################					\$23,330.00	
104.   404.   405.   405.   405.   405.   405.   405.   405.   405.   405.   405.   405.   405.   405.   405.   405.   406.   405.   406.	Mode			<del></del>			
105.   Adjustments for items paid by seller in advance	Majustments for items paid by seller in advance		\$1,014.20	<del></del>			
Adjustments for items paid by seller in advance   Adjustments for Items paid by seller in advance   106. County property taxes   406. County property taxes   407. Special Assessments   407. Special Assessments   408. Food Dues   408. POA Dues   409. PO	Adjustments for Items paid by seller in advance	<del></del>		404.			
106. County property taxes	April   Apri	<u>105.</u>	L	405.			
107. Special Assessments	April   Apri	Adjustments for items paid by seller in advance		Adjustments for items	paid by seller in advance		
108. POA Dues   408. POA Dues   409. POA Dues   410. Timber Taxes   410. Timber Taxes   411. Other taxes   412.   412.   413.   413.   414.   414.   415.   416.	ADA Dues	106. County property taxes		406. County property to	axes		
109. POA Dues   409. POA Dues   110. Timber Taxes   410. Timber Taxes   410. Timber Taxes   410. Timber Taxes   410. Timber Taxes   411. Other taxes   412.	April   Apri	107. Special Assessments		407. Special Assessmen	nts		
109. POA Dues   409. POA Dues   110. Timber Taxes   410. Timber Taxes   410. Timber Taxes   410. Timber Taxes   410. Timber Taxes   411. Other taxes   412.	April   Apri	108, POA Dues		408. POA Dues			
110. Timber Taxes	### Taxes ### ### ### ### ### ### ### ### ### #			+	<del></del>	<del></del>	
111. Other taxes	ther taxes			410 2 1 2	<del></del>	<del></del>	
112.	412.   413.   414.   415.   416.   415.   416.   415.   416.   416.   415.   416.   415.   416.   415.   416.   416.   415.   416.   416.   416.   415.   416.	<del>-</del>			<del></del>	<del></del>	
113.	413.   414.   415.   416.			<del>-</del>			
114.	414.   415.   416.	112.					
115.	415.   416.   415.   416.			413.			
116.	A   16.	114.		414.			
120. Gross Amount Due From Borrower   \$26,564.20   420. Gross Amount Due to Seller   \$25,5	S26,564.20   420. Gross Amount Due to Seller   S25,550.00	115.		415.	<del>-</del> -		
120. Gross Amount Due From Borrower   \$26,564.20   420. Gross Amount Due to Seller   \$25,5	South   Section   Sectio	116.		416.			
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)         \$92. Settlement Charges to Seller (line 1400)         (\$26. Existing Loan(s) Taken Subject to           203. Existing loan(s) taken subject to         504. Payoff of first mortgage loan         205.         505. Payoff of second mortgage loan           206.         506.         507.         507.           208.         508.         508.           209.         509.         Adjustments for items unpaid by seller           210. County property taxes         01/01/08 thru 05/29/08         \$91.91         510. County property taxes         01/01/08 thru 05/29/08         \$11. Special Assessments           212. POA Dues         512. POA Dues         512. POA Dues         513. POA Dues           213. POA Dues         514. Timber Taxes         514. Timber Taxes           215. Other taxes         515. Other taxes	South   Section   Sectio		\$26.564.20	420 Gross Amount D	us to Soller	\$25,550,00	
201. Deposit or earnest money   501. Excess Deposit	Sol.   Excess Deposit   Sol.   Excess Deposit		<u> </u>			\$23,330.00	
202. Principal amount of new loan(s)       \$ 502. Settlement Charges to Seller (line 1400)       (\$202. 203. Existing Loan(s) Taken Subject to 1400)         203. Existing loan(s) taken subject to 1504. Payoff of first mortgage loan 1505. Payoff of second mortgage loan 1505. Payoff of second mortgage loan 1506. Payoff of second mortgage loan 1506. Payoff of second mortgage loan 1507. Payoff of second mortgage loan	SQ2   Settlement Charges to Seller (line 1400)   (\$265.95)		1		- Control - Cont		
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       01/01/08 thru 05/29/08       \$91.91         511. Special Assessments       512. POA Dues       \$11. Special Assessments         212. POA Dues       512. POA Dues       \$12. POA Dues         213. POA Dues       513. POA Dues       \$14. Timber Taxes         214. Timber Taxes       515. Other taxes       \$15. Other taxes	Signature   Sign						
204.   504. Payoff of first mortgage loan   205.   206.   506.   506.     207.   507.     208.   509.     209.     4djustments for items unpaid by seller   210. County property taxes   01/01/08 thru 05/29/08   591.91   510. County property taxes   01/01/08 thru 05/29/08   511. Special Assessments   512. POA Dues   513. POA Dues   513. POA Dues   514. Timber Taxes   515. Other taxes   515.	504. Payoff of first mortgage loan   505. Payoff of second mortgage loan   506.   507.   508.   509.   50			<del></del>	<del></del>	(\$265.95)	
205.   505. Payoff of second mortgage loan   506.     207.   507.     507.     208.   509.     509.     4djustments for items unpaid by seller   Adjustments for items unpaid by seller   210. County property taxes   01/01/08 thru 05/29/08   \$91.91   510. County property taxes   01/01/08 thru 05/29/08   \$11. Special Assessments   511. Special Assessments   212. POA Dues   512. POA Dues   513. POA Dues   513. POA Dues   514. Timber Taxes   514. Timber Taxes   515. Other taxes   515. O	505. Payoff of second mortgage loan   506.   507.   508.   509.			<del></del>	<del></del>		
206.   506.     507.       507.       208.     508.       509.	506.   507.   508.   509.	204.		504. Payoff of first mor	tgage loan		
207.   507.   208.   508.     209.     509.	507.   508.     509.	205.		505. Payoff of second r	nortgage loan		
208.       508.         209.       509.         Adjustments for items unpaid by seller       Adjustments for items unpaid by seller         210. County property taxes       01/01/08 thru 05/29/08         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	508.   509.	206.		506.			
208.       508.         209.       509.         Adjustments for items unpaid by seller       Adjustments for items unpaid by seller         210. County property taxes       01/01/08 thru 05/29/08         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	508.   509.	207.		507.			
209.       509.         Adjustments for items unpaid by seller       Adjustments for items unpaid by seller         210. County property taxes       01/01/08 thru 05/29/08       \$91.91       510. County property taxes       01/01/08 thru 05/29/08       \$         211. Special Assessments       511. Special Assessments       512. POA Dues       512. POA Dues       513. POA Dues       513. POA Dues       513. POA Dues       514. Timber Taxes       514. Timber Taxes       515. Other taxes       515. Oth	Solution			508.		<del>                                     </del>	
Adjustments for items unpaid by seller         Adjustments for items unpaid by seller           210. County property taxes         01/01/08 thru 05/29/08         \$91.91         510. County property taxes         01/01/08 thru 05/29/08         \$           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	Adjustments for items unpaid by seller					<del></del>	
210. County property taxes         01/01/08 thru 05/29/08         \$91.91         510. County property taxes         01/01/08 thru 05/29/08         \$           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	Spin		<del>-</del>	<del>                                     </del>	unnaid by sallar	<del></del>	
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	Since   Sinc		1 001.01			201.01	
212. POA Dues       512. POA Dues         213. POA Dues       513. POA Dues         214. Timber Taxes       514. Timber Taxes         215. Other taxes       515. Other taxes	DA Dues		391.91	<del></del>		\$ \$91.91	
213. POA Dues       513. POA Dues         214. Timber Taxes       514. Timber Taxes         215. Other taxes       515. Other taxes	DA Dues	211. Special Assessments		<del>+</del>	nts		
214. Timber Taxes         514. Timber Taxes           215. Other taxes         515. Other taxes	Imber Taxes         514. Timber Taxes           ther taxes         515. Other taxes           516.         517.           518.         518.           519.         519.           Stal Paid By/For Borrower         \$91.91         \$20. Total Reduction Amount Due Seller         (\$174.04)           Insh At Settlement From/To Borrower         600. Cash At Settlement To/From Seller         \$25,550.00	212. POA Dues		512. POA Dues			
215. Other taxes 515. Other taxes		213. POA Dues		513. POA Dues			
	516.   517.   518.   519.   519.   520. Total Reduction Amount Due Seller   (\$174.04)   600. Cash At Settlement From/To Borrower   600. Cash At Settlement To/From Seller   (\$25,550.00   \$25,550.00   \$25,550.00   \$25,550.00   \$25,550.00	214. Timber Taxes		514. Timber Taxes	<del></del>		
	516.   517.   518.   519.   519.   520. Total Reduction Amount Due Seller   (\$174.04)   600. Cash At Settlement From/To Borrower   600. Cash At Settlement To/From Seller   (\$25,550.00   \$25,550.00   \$25,550.00   \$25,550.00   \$25,550.00	<del></del>		515. Other taxes			
Z10 I 1310 I	517. 518. 519.  Stal Paid By/For Borrower S91.91 520. Total Reduction Amount Due Seller	216.				<del>                                     </del>	
	518.   519.   Section Amount Due Seller   (\$174.04)   Section Amount Due Seller   (\$		<del></del> -	<del></del>			
	519.     Setal Paid By/For Borrower   Setal Paid By/For Borrower   Setal Paid By/For Borrower   Setal Paid By/For Borrower   Setal Reduction Amount Due Seller   (\$174.04)   Setal Paid By/For Borrower   Setal Paid By/For By/		<del>                                     </del>				
	tal Paid By/For Borrower  \$91.91		<del>                                     </del>			<del></del>	
219.	ish At Settlement From/To Borrower 600. Cash At Settlement To/From Seller oss Amount due from borrower (line 120) \$26,564.20 601. Gross Amount due to seller (line 420) \$25,550.00	219.		519.		<del></del>	
	oss Amount due from borrower (line 120) \$26,564.20 601. Gross Amount due to seller (line 420) \$25,550.00	220. Total Paid By/For Borrower	\$91 <u>.9</u> 1			(\$174.04)	
300. Cash At Settlement From/To Borrower 600. Cash At Settlement To/From Seller							
301. Gross Amount due from borrower (line 120) \$26,564.20 601. Gross Amount due to seller (line 420) \$25,5		301. Gross Amount due from borrower (line 120)	\$26,564.20	601. Gross Amount due	to seller (line 420)	\$25,550.00	
302. Less amounts paid by/for borrower (line 220) \$91.91 602. Less reductions in amt. due seller (line 520) (\$17	ss amounts paid by/for borrower (line 220) \$91.91 602. Less reductions in amt. due seller (line 520) (\$174.04)	302. Less amounts paid by/for borrower (line 220)	\$91.91	602. Less reductions in	amt. due seller (line 520)	(\$174.04)	
	50/ 472 20 (02 C-1 To College	303. Cash From Borrower	\$26,472.29	603. Cash To Seller		\$25,724.04	
	OF REST MOREOURS 1 \$16.0.1.7 (VIAILA 1.050 I.O. \$000F 1 \$16.7.7.7.11.4	303. CASH From Dorrower	340,4/4.29	Tonse Casil to Sellet.		JAJ, / 44.04	

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.

Previous Editions are Obsolete
Buyer's Initials:
Seller's Initials:

form **HUD-1** (3/86) Handbook 4305.2

1303. Reimburse for closing costs to	\$489.60	\$-489.60
1302. Pest Inspection to		
1301. Survey to		
1205. Record power of attorney to Ann Hudson, Circuit Clerk  1300. Additional Settlement Charges		
1204. Tax certificates to 1205. Record power of attorney to Ann Hudson, Circuit Clerk	\$15.00	<del></del>
1203. State tax/stamps Deed ; Mortgage to	<del></del>	
1202. City/county tax/stamps Deed ; Mortgage to	<del></del>	
1201. Recording Fees Deed \$20.00 ; Mortgage ; Releases	\$20.00	
1200. Government Recording and Transfer Charges	620.60	
1113. Closing Protection Letter to		
1112. Overnight/Courier Fee to Lenders Title Company		
1111. Processing Fee to Lenders Title Company		
1110. Owner's coverage \$25,550.00/\$289.60		
1109. Lender's coverage \$0.00/\$0.00.		
(includes above items numbers:	)	
1108. Title insurance to Lenders Title / Lawyers Title	\$289.60	
(includes above items numbers:	)	
1107. Attorney's fees to		
1106. Notary fees to		
1105. Document preparation to	<del></del>	
1104. Title insurance binder to		
1103. Title examination to Lenders Title Company	<del></del>	
1102. Abstract or title search to Lenders Title Company	020000	
1101. Settlement or closing fee to Lenders Title Company	\$200.00	
1011. Aggregate Adjustment 1100. Title Charges	<del></del>	<u> </u>
	<del></del>	
	<del></del>	
1006. POA Dues months @ per month 1007. Timber Taxes months @ per month	<del>-     -  </del>	
1005. POA Dues months @ per month	<del>-    </del>	
1004. Special Assessments months @ per month	<del></del>	
1003. County property taxes months @ per month	\$0.00	
1002. Mortgage insurance months @ per month		
1001. Hazard insurance months @ per month		
1000. Reserves Deposited With Lender		
904. 07 tax pcl 1-143134-43200 to Carol Ward, Tax Collector		\$223.65
903. Hazard Ins. Premium for years to		<del></del>
902. Mortgage Ins. Premium for months to		
201. Interest from to @/day		
900. Items Required by Lender To Be Paid in Advance		
807. Assumption Fee to		
806. Mortgage Insurance Application to		
805. Lender's Inspection Fee to		
804. Credit Report to		
803. Appraisal Fee to	<del></del>	
802. Loan Discount % to	<del></del>	
801. Loan Origination Fee % to	<del>-                                    </del>	<del></del>
800. Items Payable in Connection with Loan	\$0.00	\$0.00
702. to 703. Commission Paid at Settlement	Settlement	Settlement
701. to	Funds at	Funds at
Division of Commission (line 700) as follows:	Borrower's	Seller's
		~ ** .

1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)

1 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.

City of Jonesboro, Arkansas

Bonnie Sue Derryberry

Y/loe Perkins, her attorney in fac

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

account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Previous Editions are Obsolete Page 2 form