

A. Settlement Statement (HUD-1)

B. Type of Loan				
	6. File Number:	7. Loan Number: 1607442	8. Mortgage Ii 095-3111343-	nsurance Case Number: 962
C. Note: This form is furnished to give you a state ltems marked "(p.o.c.)" were paid outsic	ement of actual settlement co le the closing; they are show	osts. Amounts paid to and n here for informational pui	by the settlement agent a poses and are not include	re shown. ed in the totals.
D. Name and Address of Borrower:	E. Name and Address of	Seller:	F. Name and Address of	of Lender:
BARBARA M BROWN			AMERICAN ADVISORS	GROUP
4030 NE 16TH TERRACE			3800 W. CHAPMAN AV	
OAKLAND PARK, FL 33334			ORANGE, CA 92868	
G. Property Location:	H. Settlement Agent:			I. Settlement Date:
4030 NE 16TH TERRACE	WFG NATIONAL TITLE II			
OAKLAND PARK, FL 33334	2740 N. DALLAS PARKW	'AY #140		October 23, 2014
BROWARD County, Florida	PLANO, TX 75093		Ph.	Disburse:10/28/14
BARBARA M BROWN	Place of Settlement: 2740 N. DALLAS PARKW	/AV #140		D1350130.10/20/14
	PLANO, TX 75093	711 11 140		
J. Summary of Borrower's transaction	· · · · · · · · · · · · · · · · · · ·	K. Summary of Seller	la transaction	
J. Summary of Borrower's transaction 100. Gross Amount Due from Borrower:		K. Summary of Seller		
101. Contract sales price		401. Contract sales price		
102. Personal property		402. Personal property	,	
103. Settlement Charges to Borrower (Line 1400)	6,299.28	403.		
104. PAYOFF LOAN # 1159811 to AMERICAN ADV	ISORS G 166,311.55	404.		
105.		405.		
Adjustments for items paid by Seller in advance 106. City/Town Taxes to		406. City/Town Taxes	paid by Seller in advance	<u> </u>
107. County Taxes to		407. County Taxes	to	
108. Assessments to		408. Assessments	to	
109.		409.		
110.		410.		
111. 112.		411.		
112.		412.		
120. Gross Amount Due from Borrower	172,610.83	420. Gross Amount Due	e to Seller	
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Am		
201. Deposit or earnest money 202. Principal amount of new loan(s) \$195585	00 404 404 00	501. Excess deposit (see	,	
	.00 191,164.83	502. Settlement charges 503. Existing loan(s) take		
203. Existing loan(s) taken subject to 204. BROKER CREDIT 0% TOLERANCE	852.50	504. Payoff First Mortgag		
205. BROKER CREDIT 10% TOLERANCE	152.00	505. Payoff Second Mort		
206.		506.		
207.		507.		
208. 209.		508. 509.		
Adjustments for items unpaid by Seller		Adjustments for items	unpaid by Seller	
210. City/Town Taxes to		510. City/Town Taxes	to	
211. County Taxes to		511. County Taxes	to	
212. Assessments to		512. Assessments	to	
213.		513.		
214. 215.		514. 515.		
216.		516.		
217.		517.		
218.		518.		
219.		519.		
220. Total Paid by/for Borrower	192,169.33	520. Total Reduction A	mount Due Seller	
300. Cash at Settlement from/to Borrower	192,109.33	600. Cash at settlemen		
301. Gross amount due from Borrower (line 120)	172,610.83	601. Gross amount due		
302. Less amount paid by/for Borrower (line 220)	(192,169.33)	602. Less reductions du	e Seller (line 520)	(
303. Cash From X To Borrower	19.558.50	603. Cash To	From Seller	0.0

^{*} Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

700. Total Real Estate Broker FeesPaid From Division of commission (line 700) as follows:Paid From Borrower's Seller's Seller's Funds at	L. Settlement Charges		
Commission for 2016 to 10	•	Paid From	Paid From
Settlement Set	Division of commission (line 700) as follows:	Borrower's	
200. Commission paid at settlement	701. \$ to	Funds at	Funds at
200.	702. \$ to	Settlement	Settlement
	703. Commission paid at settlement		
\$00. In the Payable in Connection with Loan	704.		
891. Dur origination charge \$ 2.858.81 (from GFE #KE/M CRIC \$2000.00	705.		
891. Dur origination charge \$ 2.858.81 (from GFE #KE/M CRIC \$2000.00	800. Items Payable in Connection with Loan		
802. Four resid or charge (points) for the specific interest rate chosen \$. 25,43,81 ft (from GFE #2)		0.00	
803. Nov adjusted origination charges (from GFE #A) .1.875.00			
804. Appraisal fee		-1.875.00	
805. Task service			
886 Tax service	·	0.000	
807. Floor derelification to (from GFE 43) 808. BIOLOG PREP FE REVERSEDOS \$125	·		
888.DOC PREP FEE	` '		
809. (Irom GFE #3)	· · · · · · · · · · · · · · · · · · ·		
810. (from GFE #3) 910. Roms Required by Lender to Be Paid in Advance 910. Daily interest charges from 10/2814 to 11/01/14 4 @ \$0.00/day (from GFE #3) 910. Daily interest charges from 10/2814 to 11/01/14 4 @ \$0.00/day (from GFE #3) 910. Daily interest charges from 10/2814 to 11/01/14 4 @ \$0.00/day (from GFE #3) 910. All from GFE #11) 910. Daily To this for Life of Loan months to HUD (from GFE #11) 910. Reserves Deposited with Lender 1010. Initial deposit for your escrow account (from GFE #11) 1010. Reserves Deposited with Lender 1010. Initial deposit for your escrow account (from GFE #9) 1010. Holland deposit for your escrow account 1010. Holland deposit for your escrow account 1010. Holland deposit for your escrow account 1010. The common first simulation 1010. Mortgage insurance months @ \$ per month \$ 1010. The graph insurance 1010. The services and lender's title insurance 1010. The Charges 1110. The Charges 1110. The Charges 1111. The services and lender's title insurance to WFG NATIONAL TITLE INSURANCE COM\$ 1110. Settlement of colosing fee 1110. The Charges 1110. Lender's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY 1110. Lender's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY 1110. Lender's title policy limit \$ 295,000.00 1110. Owner's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY 1110. Settlement file policy limit \$ 295,000.00 1110. Owner's title insurance premium to WFG NATIONAL TITLE INSURANCE COMPANY 1110. \$ 1111. \$ \$ 1111. \$ \$ 1112. \$ \$ 1117. Agent's portion of the total title insurance premium to WFG NATIONAL TITLE INSURANCE COMPANY 1110. \$ 1111. \$ \$ 1111			
801. Coally interest charges from 1028/14 to 11/01/14 4 @ \$0.00/day (from GFE #3) 1.050.00 902. HIPP Tot Ins. for Life of Loan months to HUD (from GFE #3) 1.050.00 903. Homeowner's insurance for years to (from GFE #3) 1.050.00 903. Homeowner's insurance for years to (from GFE #3) 1.050.00 904. 904. 905. Homeowner's insurance for years to (from GFE #11) 905. 905. 906. 906. 906. 907. 907. 907. 907. 907. 907. 907. 907	` '		
990. Items Required by Lender to Be Paid in Advance 901. Daily interest charges from 10/28/14 to 11/01/14 4 (\$ \$0.00/day (from GFE #10) 903. Himmore than 50 files for Life of Loan months to HUD (from GFE #11) 904. (from GFE #11) 905. (from GFE #11) 906. (from GFE #11) 907. (from GFE #11) 908. (from GFE #11) 909. (from GFE #12) 909. (from GFE #1			
991. Delly interest charges from 10/28/14 to 11/01/14 4	,		
902. MIP Tot Ins. for Life of Loan			
903. Homeowner's insurance for years to (from GFE #11) 904. (from GFE #11) 905. (from GFE #11) 905. (from GFE #11) 905. (from GFE #11) 906. (from GFE #11) 907. (from GFE #11) 908. (from GFE #11) 909. (from GFE #12) 909. (fro		4.050.00	
	,	1,050.00	
905. (from GFE #11) 1006. Reserves Deposited with Lender 1001. Initial deposit for your escrow account 1002. Homeowner's insurance 1003. Mortgage insurance 1003. Mortgage insurance 1004. Property taxes 1005. 1006. 1007. 1008. 1009. 100			
1000. Reserves Deposited with Lender	,		
1001. Initial deposit for your secrow account			
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes \$	1002. Homeowner's insurance months @ \$ per month \$		
1005.	1003. Mortgage insurance months @ \$ per month \$		
1006. months @ \$ per month \$	1004. Property taxes \$		
1007. months	1005.		
1008.	1006. months @ \$ per month \$		
1100. S	1007. months @ \$ per month \$		
1100. Title Charges	1008.		
1101. Title services and lender's title insurance	1009.		
1102. Settlement or closing fee	1100. Title Charges		
1103. Owner's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY \$ 1,550.00	1101. Title services and lender's title insurance (from GFE #4)	2,798.28	
1103. Owner's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY \$ 1,550.00	1102. Settlement or closing fee to WFG NATIONAL TITLE INSURANCE COM\$ 465.00		
1104. Lender's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY 1,550.00			
1105. Lender's title policy limit \$ 295,000.00 1106. Owner's title policy limit \$			
1106. Owner's title policy limit			
1107. Agent's portion of the total title insurance premium to WFG NATIONAL TITLE INSURANCE COMPAN'S 1,550.00 1109. \$			
1108. Underwriter's portion of the total title insurance premium to WFG NATIONAL TITLE INSURANCE COMPAN'S 1,550.00 1109. \$ 1,550.00 1110. \$ \$ 1,550.00 1111. \$ \$ 1,			
1109.		0.00	
1110. \$			
1111. \$ <td>·</td> <td>- - </td> <td></td>	·	- - 	
1112.	·	- 	
1113.	· · · · · · · · · · · · · · · · · · ·		
1200. Government Recording and Transfer Charges to PRIMARY TITLE SERVICES (from GFE #7) 506.00 1202. Deed \$ Mortgage \$ 239.50 Releases \$ 27.00 Other \$ 239.50 Other \$ 239.50 100.00 1203. Transfer taxes WFG NATIONAL TITLE INSURANCE CC (from GFE #8) 100.00 1204. City/County tax/stamps \$ \$ \$ 1205. State tax/stamps \$ \$ \$ 1206. STATE TAX to WFG NATIONAL TITLE INSURANCE CC 2,065.00 1207. INTANGIBLE TAX to WFG NATIONAL TITLE INSURANCE CC 1,180.00 1300. Additional Settlement Charges (from GFE #6) 130.00 1301. Required services that you can shop for (from GFE #6) 130.00 1303. \$ \$ \$ 1304. \$ \$ \$ 1305. \$ \$ \$	·		
1201. Government recording charges to PRIMARY TITLE SERVICES (from GFE #7) 506.00 1202. Deed \$ Mortgage 239.50 Releases \$ 27.00 Other \$ 239.50 1203.50 1203. Transfer taxes WFG NATIONAL TITLE INSURANCE CC (from GFE #8) 1204. City/County tax/stamps \$ \$ \$ 1205. State tax/stamps \$ \$ \$ \$ \$ \$ 1206. STATE TAX to WFG NATIONAL TITLE INSURANCE CC 2,065.00 2,065.00 1207. INTANGIBLE TAX to WFG NATIONAL TITLE INSURANCE CC 1,180.00 1300. Additional Settlement Charges (from GFE #6) \$ 1301. Required services that you can shop for \$ \$ 1303. \$ \$ \$ 1304. \$ \$ \$ 1305. \$ \$ \$	'		
1202. Deed \$ Mortgage \$ 239.50 Releases \$ 27.00 Other \$ 239.50 Image: Control of the control of		500.00	
1203. Transfer taxes WFG NATIONAL TITLE INSURANCE CC (from GFE #8) ————————————————————————————————————			
1204. City/County tax/stamps \$ \$ 1205. State tax/stamps \$ \$ 1206. STATE TAX to WFG NATIONAL TITLE INSURANCE CC 2,065.00 1207. INTANGIBLE TAX to WFG NATIONAL TITLE INSURANCE CC 1,180.00 1300. Additional Settlement Charges (from GFE #6) 1301. Required services that you can shop for (from GFE #6) \$ 1302. \$ \$ 1303. \$ \$ 1304. \$ \$ 1305. \$ \$		9.50	
1205. State tax/stamps \$ \$ \$ 1206. STATE TAX to WFG NATIONAL TITLE INSURANCE CC 2,065.00 1207. INTANGIBLE TAX to WFG NATIONAL TITLE INSURANCE CC 1,180.00 1300. Additional Settlement Charges 1301. Required services that you can shop for (from GFE #6) \$ 1302. \$ \$ 1303. \$ \$ 1304. \$ \$ 1305. \$ \$	· , , , , , , , , , , , , , , , , , , ,		
1206. STATE TAX to WFG NATIONAL TITLE INSURANCE CC 2,065.00 1207. INTANGIBLE TAX to WFG NATIONAL TITLE INSURANCE CC 1,180.00 1300. Additional Settlement Charges 1301. Required services that you can shop for (from GFE #6)			
1207. INTANGIBLE TAX to WFG NATIONAL TITLE INSURANCE CC 1,180.00 1300. Additional Settlement Charges 1301. Required services that you can shop for (from GFE #6) \$ 1302. \$ \$ 1303. \$ \$ 1304. \$ \$ 1305. \$ \$			
1300. Additional Settlement Charges 1301. Required services that you can shop for (from GFE #6) 1302. \$ 1303. \$ 1304. \$ 1305. \$		- - 	
1301. Required services that you can shop for (from GFE #6)		1,180.00	
1302. \$		-	
1303. \$			
1304. \$ 1305. \$	'		
1305.			
'	·		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K) 6,299.28	· · · · · · · · · · · · · · · · · · ·		
	1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	6,299.28	

^{*} Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

Comparison of Good Faith Estimate (GFE) and HUD-1 Char	ges		Good Faith Estimate	HUD-1
Charges That Cannot Increase	HUD-1 Line Number			
Our origination charge	# 801		23,558.81	23,558.81
Your credit or charge (points) for the specific rate chosen	# 802		-25,433.81	-25,433.81
Your adjusted origination charges	# 803		-1,875.00	-1,875.00
Transfer taxes	#1203		2,392.00	3,245.00
Charges That in Total Cannot Increase More than 10% Good Faith Estimate HUD-1				
Government recording charges	#1201		505.00	506.00
Appraisal fee	# 804		575.00	575.00
Mortgage Insurance Premium	# 902		1,050.00	1,050.00
Title services and lender's title insurance	#1101		2,646.28	2,798.28

	Total	4,776.28	4,929.28
ſ	Increase between GFE and HUD-1 Charges	\$ 153.00	or 3.20%

Charges That Can Change	Good Faith Estimate	HUD-1

Loan Terms			
Your initial loan amount is	\$ 195585.00		
Your loan term is	N/A		
Your initial interest rate is	3.1570 %		
Your initial monthly amount owed for principal, interest and any mortgage insurance is	N/A Principal Interest Mortgage Insurance		
Can your interest rate rise?	No X Yes, it can rise to a maximum of 13.15700%. The first change will be on 12/01/2014 and can change again every 1 months after 12/01/2014. Every change date, your interest rate can increase or decrease by 10.00000%. Over the life of the loan, your interest rate is guaranteed to never be lower than 3.00000% or higher than 13.15700%.		
Even if you make payments on time, can your loan balance rise?	No X Yes, it can rise to a maximum of UNKNOWN.		
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	X No Yes, the first increase can be on and the monthly amount owed can rise to \$ The maximum it can ever rise to is \$		
Does your loan have a prepayment penalty?	X No Yes, your maximum prepayment penalty is \$		
Does your loan have a balloon payment?	X No Yes, you have a balloon payment of \$due in years on		
Total monthly amount owed including escrow account payments	You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of \$N/A that results in a total initial monthly amount owed of \$N/A. This includes principal, interest, any mortgage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance		

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

HUD-1 Attachment

Borrower(s): BARBARA M BROWN

4030 NE 16TH TERRACE OAKLAND PARK, FL 33334

Lender: AMERICAN ADVISORS GROUP

Settlement Agent: WFG NATIONAL TITLE INSURANCE CO

Place of Settlement: 2740 N. DALLAS PARKWAY #140

PLANO, TX 75093

Settlement Date: October 23, 2014 Disbursement Date: October 28, 2014

Property Location: 4030 NE 16TH TERRACE

OAKLAND PARK, FL 33334 BROWARD County, Florida BARBARA M BROWN

Borrower Loan Payoff Details

PAYOFF LOAN # 1159811 to AMERICAN ADVISORS GROUP

Loan Payoff 166,311.55 As of 10/31/14

Total Additional Interest -3 days @ Per Diem

Total Loan Payoff 166,311.55

Adjusted Origination Charge Details

Origination Charge

DOC PREP FEE 125.00

to REVERSEDOCS

YSP 25,433.81

to AMERICAN ADVISORS GROUP

ORIGINATION FEE -2,000.00

to AMERICAN FIDELITY

Total \$ 23,558.81

Origination Credit/Charge (points) for the specific interest rate chosen

Credit/Charge -25,433.81

to AMERICAN ADVISORS GROUP

Total \$ -25,433.81

Adjusted Origination Charges \$ -1,875.00

Title Services and Lender's Title Insurance Details	BORROWER	SELLER
TITLE SEARCH	175.00	
to WFG NATIONAL TITLE INSURANCE COMPANY COORDINATION	250.00	
to PRIMARY TITLE SERVICES	200.00	
EXPRESS MAIL to PRIMARY TITLE SERVICES	40.00	
EMAIL	25.00	
to NATIONAL PREFERRED NOTARY COMP	155.00	
to WFG NATIONAL TITLE INSURANCE COMPANY		
EPA, LOCN, REV to WFG NATIONAL TITLE INSURANCE COMPANY	75.00	
DOC PREP	60.00	
to SMART DEED surcharge florida	3.28	
to WFG NATIONAL TITLE INSURANCE COMPANY		

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.

1,550.00 \$

0.00

CLOSING FEE to WFG NATIONAL TITLE INSURANCE COMPANY NOTARY FEE to NATIONAL PREFERRED NOTARY	350.00 115.00
Lender's title insurance to WFG NATIONAL TITLE INSURANCE COMPANY	1,550.00
Total	<u>\$ 2,798.28</u> \$ <u>0.00</u>
Lender's Title Insurance *fees also shown above in Title Services and Lender's Title Insurance Details	BORROWER SELLER
Lender's Policy Premium to WFG NATIONAL TITLE INSURANCE COMPANY	1,550.00

Total

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DISBURSEMENTS SUMMARY / BALANCE SHEET

Borrower: BARBARA M BROWN

Lender: AMERICAN ADVISORS GROUP

Settlement Agent: WFG NATIONAL TITLE INSURANCE CO

Place of Settlement: 2740 N. DALLAS PARKWAY #140

PLANO, TX 75093

Settlement Date: October 23, 2014
Disbursement Date: October 28, 2014

Property Location: 4030 NE 16TH TERRACE

OAKLAND PARK, FL 33334 BROWARD County, Florida BARBARA M BROWN

I	NCOMING FUNDS	
AMERICAN ADVISORS GROUP	Loan Funding Amount	215,423.64
	Total Incoming Funds	215,423.64
	DISBURSEMENTS	
SMART DEED	DOC PREP	60.00
W AMERICAN ADVISORS GROUP	PAYOFF LOAN # 1159811	166,311.55
BARBARA M BROWN	Excess Cash to Close	19,558.50
AMERICAN ADVISORS GROUP	Loan Closing	0.00
DOC PREP FEE	125.00 Deducted	
YSP	25,433.81 Deducted	
Credit/Charge	-25,433.81 Deducted	
Mortgage Insurance Premium	1,050.00 Deducted	
AMERICAN FIDELITY	Loan Closing	23,004.31
ORIGINATION FEE	-2,000.00	
Appraisal fee:	575.00	
Less BROKER CREDIT 0% TOLER		
Less BROKER CREDIT 10% TOLER		
YSP	25,433.81	0.050.00
WFG NATIONAL TITLE INSURANCE COMP		6,059.28
TITLE SEARCH	175.00	
COMP	155.00	
EPA, LOCN, REV	75.00	
surcharge florida CLOSING FEE	3.28 350.00	
Underwriter's portion of the total title i		
Recording Fee-1st Mortgage	239.50	
Recording Fees Releases	27.00	
MTG	239.50	
STATE TAX	2,065.00	
INTANGIBLE TAX	1,180.00	
NATIONAL PREFERRED NOTARY	1101-4, 1102-2	140.00
EMAIL	25.00	
NOTARY FEE	115.00	
PRIMARY TITLE SERVICES	Title Charges	290.00
COORDINATION	250.00	200.00
EXPRESS MAIL	40.00	
LAI NEOO WAIL	70.00	
		0.45
Number of checks - 6	Total Disbursements	215,423.64

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: BARBARA M BROWN

Lender: AMERICAN ADVISORS GROUP

Settlement Agent: WFG NATIONAL TITLE INSURANCE CO

Place of Settlement: 2740 N. DALLAS PARKWAY #140

PLANO, TX 75093

Settlement Date: October 23, 2014
Disbursement Date: October 28, 2014

Property Location: 4030 NE 16TH TERRACE

OAKLAND PARK, FL 33334 BROWARD County, Florida BARBARA M BROWN

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 the HUD-1 Settlement Statement.

BARBARA M BROWN

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