

**Epilson Title Co.
ALTA Universal ID:
123 Commerce Pl.
Somecity, GA 12344**

File No./Escrow No. : CFPB SAMPLE
Print Date & Time: October 22, 2015 12:39 pm
Officer/Escrow Officer :
Settlement Location : 123 Commerce Pl.
Somecity, GA 12344

Property Address: 456 Somewhere Ave
Anytown, GA 12345

Borrower: Michael Jones and Mary Stone
123 Anywhere Street
Anytown, GA 12345

Seller: Steven Cole and Amy Doe
321 Somewhere Drive
Anytown, GA 12345

Lender: Ficus Bank

Settlement Date:
Disbursement Date: April 15, 2013

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Financial		
	180,000.00	Sale Price of Property	180,000.00	
		Deposit		10,000.00
		Loan Amount		162,000.00
2,500.00		Seller Credit		2,500.00
		Prorations/Adjustments		
	80.00	HOA Dues 04/15/13 - 04/30/13	80.00	
365.04		City/Town Taxes		365.04
		Loan Charges to Ficus Bank		
		0.25% of Loan Amount (Points)	405.00	
		Application Fee	300.00	
		Underwriting Fee	1,097.00	

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Loan Charges to John Smith Appraisers Inc. (continued)		
		Appraisal Fee to John Smith Appraisers Inc. \$405.00 paid by Ficus Bank on behalf of Borrower		
		Credit Report Fee to Information Inc. \$29.80 paid outside closing by Borrower		
		Flood Determination Fee to Info Co.	20.00	
		Flood Monitoring Fee to Info Co.	31.75	
		Tax Monitoring Fee to Info Co.	75.00	
		Tax Status Research Fee to Info Co.	80.00	
		Prepaid Interest \$17.44 per day from 04/15/13 to 05/01/13 Ficus Bank	279.04	
		Impounds		
		Homeowner's Insurance 2.000 months at \$100.83/month	201.66	
		Property Taxes 2.000 months at \$105.30/month	210.60	
		Aggregate Adjustment		0.01
		Title Charges and Escrow/Settlement Charges		
		Insurance Binder to Epilson Title Co.	650.00	
		Lender's Title Insurance to Epilson Title Co.	500.00	
		Settlement Agent Fee to Epilson Title Co.	500.00	
		Title Search to Epilson Title Co.	800.00	
		Owner's Title Insurance to Epilson Title Co.	1,000.00	
		Commissions		
5,700.00		Real Estate Commission to Alpha Real Estate Broker Co. Alpha Real Estate Broker Co. 5,700.00		
5,700.00		Real Estate Commission to Omega Real Estate Broker Inc. Omega Real Estate Broker Inc. 5,700.00		
		Government Recording and Transfer Charges		
		Recording Fees to Any State	85.00	
950.00		Transfer Tax to Any State		
		Payoff(s)		

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Payoff(s) (continued)		
100,000.00		Payoff of First Mortgage Loan to Payoff Lender Loan Payoff 0.00		
		Total Payoff <u>100,000.00</u>		
		Miscellaneous		
		Pest Inspection Fee to Pests Co.	120.50	
		Survey Fee to Surveys Co.	85.00	
		Homeowner's Insurance Premium to Insurance Co. 12 months	1,209.96	
		Property Taxes to Any County USA 6 months	631.80	
		HOA Capital Contribution to HOA Acre Inc.	500.00	
		HOA Processing Fee to HOA Acre Inc.	150.00	
		Home Inspection Fee to Engineers Inc. \$750.00 paid outside closing by Seller	750.00	
450.00		Home Warranty Fee to XYZ Warranty Inc.		
		Rebate from Eplison Title		750.00

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
115,665.04	180,080.00	Subtotals	189,762.31	175,615.05
		Due from Borrower		14,147.26
64,414.96		Due to Seller		
180,080.00	180,080.00	Totals	189,762.31	189,762.31