

B. Type of Loan

1. [] FHA 2. [] FmHA 3. [] Conv. Unins.
4. [] VA 5. [] Conv. Ins. 6. [X] Other

6. File Number

7. Loan Number

8. Mortgage Ins Case Number

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 for informational purposes and are not included in the totals.

D. Name and Address of Borrower

Miller, Norman T.
Miller, Patsy
7668 Eastman Road
Soperton, GA 30457

P.O. Box 523

E. Name and Address of Seller

Claude Simon
1204 Springwood Avenue
Gibsonville, NC 27249

TIN:

F. Name and Address of Lender

G. Property Location

310 Third Street
Soperton, GA 30457

H. Settlement Agent

Tom Everett

Place of Settlement

101 S. Railroad Street
Ailey, GA 30410

I. Settlement Date

09/15/2009

Disbursement Date

09/15/2009

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower	
101. Contract sales price	120,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	632.00
104.	
105.	

Adjustments for items paid by seller in advance

106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	

120. Gross Amount Due From Borrower

120,632.00

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller	
401. Contract sales price	120,000.00
402. Personal property	
403.	
404.	
405.	

Adjustments for items paid by seller in advance

406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	

420. Gross Amount Due To Seller

120,000.00

200. Amounts Paid By Or In Behalf Of Borrower

201. Deposit or earnest money	1,200.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	

500. Reductions In Amount Due Seller

501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	7,200.00
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage to	
505. Payoff of second mortgage to	
506.	
507.	
508.	
509.	

Adjustments for items unpaid by seller

210. City/town taxes 01/01/2009 to 09/15/2009	82.38
211. County taxes 01/01/2009 to 09/15/2009	863.19
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	

510. City/town taxes 01/01/2009 to 09/15/2009	82.38
511. County taxes 01/01/2009 to 09/15/2009	863.19
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	

220. Total Paid By/For Borrower

2,145.57

520. Total Reduction Amount Due Seller

8,145.57

300. Cash at Settlement From/To Borrower

301. Gross amount due from borrower (line 120)	120,632.00
302. Less amounts paid by/for borrower (line 220)	(2,145.57)

600. Cash at Settlement To/From Seller

120,000.00

303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	118,486.43
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601. Gross amount due to seller (line 420)

120,000.00

602. Less reductions in amt. due seller (line 520)

(8,145.57)

303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	118,486.43
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603. Cash To From Seller

111,854.43

303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	118,486.43
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303. Cash <input checked

L. SETTLEMENT CHARGES**700. Total Sales/Broker's Commission based on price \$ 120,000.00 @ 6.00 % = 7,200.00**

Division of Commission (line 700) as follows:

701. \$ 7200.00 to Curry Real Estate

702. \$ 0.00 to

703. Commission paid at Settlement to

704.

800. Items Payable In Connection With Loan

801. Loan Origination Fee 0.0000 % to

802. Loan Discount 0.0000 % to

803. Appraisal Fee to

804. Credit Report to

805.

806.

807.

808.

809.

810.

811.

900. Items Required By Lender To Be Paid In Advance

901. Interest from 09/15/2009 to 09/30/2009 @ \$ 0.000000/day

902. Mortgage Insurance Premium for 0 months to

903. Hazard Insurance Premium for 0

904.

905.

1000. Reserves Deposited With Lender

1001. Hazard insurance 0.0000 months @ \$ 0.00 per month

1002. Mortgage insurance 0 months @ \$ 0.00 per month

1003. City property taxes 0 months @ \$ 0.00 per month

1004. County property taxes 0 months @ \$ 0.00 per month

1005. Annual assessments 0 months @ \$ 0.00 per month

1006.

1007.

1008.

1100. Title Charges

1101. Settlement or closing fee to

1102. Abstract or title search to Tom Everett 150.00

1103. Title examination to

1104. Title insurance binder to

1105. Document preparation to

1106. Notary fees to

1107. Attorney's fees to Tom Everett 350.00

(includes above items numbers:)

1108. Title insurance to

(includes above items numbers:)

1109. Lender's coverage \$ 0.00

1110. Owner's coverage \$ 0.00

1111.

1112.

1113.

1200. Government Recording and Transfer Charges

1201. Recording fees: Deed \$ 12.00 ; Mortgage \$ 0.00 ; Release \$ 0.00 12.00

1202. City/county tax/stamps: Deed \$ 0.00 ; Mortgage \$ 0.00

1203. State tax/stamps: Deed \$ 0.00 ; Mortgage \$ 0.00

1204. Grantor's Tax 120.00

1205.

1300. Additional Settlement Charges

1301.

1302.

1303.

1304.

1305.

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

632.00

7,200.00

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 copy of the HUD-1 Settlement Statement.

Borrower Norman T. Miller 09/15/2009

Norman T. Miller

Date

Seller

Claude Simon 09/15/2009

Claude Simon

Date

Borrower Patsy Miller 09/15/2009

Patsy Miller

Date

The HUD-1 Settlement Statement which I have prepared is a true and correct account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT

Tom Everett

09/15/2009

Date

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.

TOM W. EVERETT P.C.

ATTORNEY AT LAW

101 S. RAILROAD STREET • P.O. BOX 87
AILEY, GA 30410

PHONE (912) 583-4121
FAX (912) 583-4052

September 15, 2009

Claude Simon
c/o VRTX, Inc.
1204 Springwood Avenue
Gibsonville, NC 27249

Re: Sale of 310 Third Street, Soperton, GA 30457 to Miller

Dear Mr. Simon,

Please find enclosed copies for your records along with a check representing the net proceeds of sale.

I appreciate you allowing me to handle this matter for you. Please feel free to call me with any questions.

Sincerely,

Tom Everett

TOM W. EVERETT, PC
ATTORNEY AT LAW
TRUST ACCOUNT
P. O. BOX 87 912-583-4121
AILEY, GA 30410

9/15/2009

PAY TO THE
ORDER OF Claude Simon

**111,854.43
\$

One Hundred Eleven Thousand Eight Hundred Fifty-Four and 43/100*****
DOLLARS

MEMO

Sale to Miller - 310 Third Street, Soperton, GA

AUTHORIZED SIGNATURE

16224 10512052551 01 12 88 B

TOM W. EVERETT, PC

ATTORNEY AT LAW

9/15/2009

16224

Claude Simon
Net Proceeds of Sale

111,854.43

Tom Everett Trust Accou Sale to Miller - 310 Third Street, Soperton, GA 111,854.43

TOM W. EVERETT, PC

ATTORNEY AT LAW

16224

Claude Simon
Net Proceeds of Sale

9/15/2009

111,854.43

Tom Everett Trust Accou Sale to Miller - 310 Third Street, Soperton, GA

111,854.43



39290