

A. <b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT</b>  <b>SETTLEMENT STATEMENT</b>	B. TYPE OF LOAN: 1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FmHA    3. <input type="checkbox"/> CONV. UNINS.    4. <input checked="" type="checkbox"/> VA    5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER: 7. LOAN NUMBER: 0203252804 8. MORTGAGE INS CASE NUMBER: 141460983864-703
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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 "I/POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.*  
1.0 3/98 (MCCALUM 02235.PFD/MCCALUM 02235/33)

D. NAME AND ADDRESS OF BORROWER:  [REDACTED] Hampton, Virginia 23669	E. NAME AND ADDRESS OF SELLER:  [REDACTED]	F. NAME AND ADDRESS OF LENDER: SunTrust Mortgage, Inc. 11817 Canon Boulevard, Suite 600 Newport News, Virginia 23606
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G. PROPERTY LOCATION: [REDACTED]	H. SETTLEMENT AGENT:    59-3773776 Lytle Title & Escrow, LLC  PLACE OF SETTLEMENT 11801 Canon Blvd., Ste. 101 Newport News, Virginia 23606	I. SETTLEMENT DATE:  March 23, 2006
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J. SUMMARY OF BORROWER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>	
101. Contract Sales Price	295,000.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	15,213.80
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes	to
107. County Taxes	to
108. Storm Water	to
109.	
110.	
111.	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	310,213.80
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>	
201. Deposit or earnest money	1,000.00
202. Principal Amount of New Loan(s)	301,300.00
203. Existing loan(s) taken subject to	
204. Lender Credit	3,013.00
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes    01/01/06 to 03/23/06	319.79
211. County Taxes	to
212. Storm Water    01/01/06 to 03/23/06	9.67
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	305,642.46
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER:</b>	
301. Gross Amount Due From Borrower (Line 120)	310,213.80
302. Less Amount Paid By/For Borrower (Line 220)	( 305,642.46)
303. CASH ( X FROM ) ( TO ) BORROWER	4,571.34

K. SUMMARY OF SELLER'S TRANSACTION	
<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
401. Contract Sales Price	295,000.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes	to
407. County Taxes	to
408. Storm Water	to
409.	
410.	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	295,000.00
<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	18,803.00
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage to Wells Fargo Home Mortgage	172,621.32
505. Payoff Second Mortgage to Wells Fargo Home Mortgage	45,497.24
506. Deposit retained by broker	1,000.00
507.	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes    01/01/06 to 03/23/06	319.79
511. County Taxes	to
512. Storm Water    01/01/06 to 03/23/06	9.67
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	238,251.02
<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
601. Gross Amount Due To Seller (Line 420)	295,000.00
602. Less Reductions Due Seller (Line 520)	( 238,251.02)
603. CASH ( X TO ) ( FROM ) SELLER	56,748.98

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower

\_\_\_\_\_  
Lemuel C. McCullum

\_\_\_\_\_  
Christine R. McCullum

Seller

\_\_\_\_\_  
Carolyn S. McMillon

## L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price		\$ 295,000.00 @ 6.0000 %	17,700.00	PAID FROM	PAID FROM
Division of Commission (line 700) as Follows:				BORROWER'S	SELLER'S
701. \$ 8,850.00	to Liz Moore & Associates	Less Deposit Retained	1,000.00	FUNDS AT	FUNDS AT
702. \$ 8,850.00	to Liz Moore & Associates			SETTLEMENT	SETTLEMENT
703. Commission Paid at Settlement					16,700.00
704. _____ to _____					
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>					
801. Loan Origination Fee	1.0000 %	to SunTrust Mortgage, Inc.		3,013.00	
802. Loan Discount	%	to _____			
803. Appraisal Fee		to Henry J. Bryan III	POC \$350.00b		
804. Credit Report		to _____			
805. Flood Certification Fee		to FDSI		8.50	
806. Life of Loan Flood Cert.		to FDSI		3.00	
807. Tax Service Fee		to Valutree Real Estate Service			78.00
808. Va Funding Fee		to Department of Veteran Affairs		6,342.50	
809.					
810.					
811.					
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>					
901. Interest From	03/23/06 to 04/01/06 @ \$ 53.660000/day ( 9 days %)			482.94	
902. Mortgage Insurance Premium for	_____ months to _____				
903. Hazard Insurance Premium for	1.0 years to USAA			787.56	
904.					
905.					
<b>1000. RESERVES DEPOSITED WITH LENDER</b>					
1001. Hazard Insurance	3.000 months @ \$ 65.63 per month			196.89	
1002. Mortgage Insurance	_____ months @ \$ _____ per month				
1003. City/Town Taxes	6.000 months @ \$ 119.10 per month			714.60	
1004. County Taxes	_____ months @ \$ _____ per month				
1005. Storm Water	6.000 months @ \$ 3.60 per month			21.60	
1006.	_____ months @ \$ _____ per month				
1007.	_____ months @ \$ _____ per month				
1008. Aggregate Escrow Adj.	_____ months @ \$ _____ per month			-196.89	
<b>1100. TITLE CHARGES</b>					
1101. Attorney Fee	to Lytle Law, P.C.			75.00	
1102. Release Fee	to Lytle Title & Escrow, LLC				100.00
1103. Title Examination	to Eastern Virginia Title Examiner		POC - Pre listing		
1104. Title Insurance Binder	to Lytle Title & Escrow, LLC			40.00	
1105. Document Preparation	to Lytle Law, P.C.				75.00
1106. Processing and Delivery Fees	to Lytle Title & Escrow, LLC				40.00
1107. Settlement Fees	to Lytle Title & Escrow, LLC		& Overnight	295.00	145.00
<i>(includes above item numbers: _____)</i>					
1108. Title Insurance	to Lytle Title & Escrow, LLC			1,338.08	
<i>(includes above item numbers: _____)</i>					
1109. Lender's Coverage	\$ 301,300.00		926.88		
1110. Owner's Coverage	\$ 295,000.00		411.20		
1111.					
1112.					
1113. Resolve title issues	to Lytle Title & Escrow, LLC				50.00
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>					
1201. Recording Fees: Deed \$ 32.00; Mortgage \$ 45.00; Releases \$				77.00	
1202. City/County Tax/Stamps: Deed 246.03; Mortgage 251.28				497.31	
1203. State Tax/Stamps: Revenue Stamps 740.45; Mortgage 756.26				1,496.71	
1204. Grantor's Tax	to Clerk of Court				295.00
1205. Record Buyer POA	to Clerk of Court			21.00	
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>					
1301. Survey	to _____				
1302. Pest Inspection	to Atlantic Exterminating Co.				825.00
1303. Track Release of Payoff	to Reconveyance Services, Inc.				40.00
1304. Home Warranty	to AHS				455.00
1305.					
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>				<b>15,213.80</b>	<b>18,803.00</b>

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Certified to be a true copy.

Authorized Signatory  
Settlement Agent