

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:	§	
	§	
Garden Oaks Maintenance	§	Case No. 18-60018-H2-11
Organization, Inc.,	§	
Debtor	§	
	§	

OBJECTION TO CLAIM #447
FILED BY GOLDEN PROPERTIES, LLC

THIS IS AN OBJECTION TO YOUR CLAIM. THE OBJECTING PARTY IS ASKING THE COURT TO DISALLOW THE CLAIM THAT YOU FILED IN THIS BANKRUPTCY CASE. YOU SHOULD IMMEDIATELY CONTACT THE OBJECTING PARTY TO RESOLVE THE DISPUTE. IF YOU DO NOT REACH AN AGREEMENT, YOU MUST FILE A RESPONSE TO THIS OBJECTION AND SEND A COPY OF YOUR RESPONSE TO THE OBJECTING PARTY WITHIN 30 DAYS AFTER THE OBJECTION WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE OBJECTION IS NOT VALID. IF YOU DO NOT FILE A RESPONSE WITHIN 30 DAYS AFTER THE OBJECTION WAS SERVED ON YOU, YOUR CLAIM MAY BE DISALLOWED WITHOUT A HEARING.

A HEARING HAS BEEN SET FOR THIS OBJECTION FOR JANUARY 25, 2021 AT 2:00PM, COURTROOM 400, 4TH FLOOR, 515 RUSK, HOUSTON, TX 77002.

1. The Debtor filed a voluntary chapter 11 petition on April 11, 2018.
2. The Debtor was unable to confirm a plan, and the case was converted to a chapter 7 on June 6, 2019.
3. Randy Williams was appointed Chapter 7 Trustee.
4. On July 16, 2019, the Trustee issued his *Notice of Assets*, with a claims bar date of October 21, 2019.

5. On August 5, 2020, Golden Properties, LLC filed claim #447, asserting an unsecured claim in the amount of \$9,450.00.
6. Claim #447 is a duplicate of Claim #125, which was also filed by Golden, for the same unsecured amount.
7. The Trustee asks the Court to disallow the duplicate claim, Claim #447.

WHEREFORE, the Trustee requests the Court to disallow Claim #447 as it is a duplicate of claim #125, and to grant him such other and further relief, at law or in equity, to which he may be justly entitled.

Dated: December 23, 2020.

Respectfully submitted,

By: /s/ Johnie Patterson
Johnie Patterson
State ID# 15601700
COUNSEL FOR THE CHAPTER 7
TRUSTEE

OF COUNSEL:
WALKER & PATTERSON, P.C.
P.O. Box 61301
Houston, TX 77208
713.956.5577
713.956.5570 (fax)

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing *Objection* was served upon Golden Properties, LLC, 19702 Ivory Mills Ln., Houston, TX 77094 by first class, U.S. mail, postage prepaid on December 23, 2020.

By: /s/ Johnie Patterson
Johnie Patterson

Fill in this information to identify the case:

Debtor 1 GOMO OR GARDEN OAKS MANAGEMENT ORG.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas

Case number 18-60018

United States Bankruptcy Court
Southern District of Texas
FILED

AUG 05 2020

David J. Bradley, Clerk of Court

Official Form 410

Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor? GOLDEN PROPS LLC
Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor RALPH L. GARDNER

2. Has this claim been acquired from someone else? No
 Yes. From whom? _____

3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
	<u>GOLDEN PROPS LLC C/O Ralph L Gardner</u> Name <u>19702 Ivory Mills Lane</u> Number Street <u>Houston TX 77094</u> City State ZIP Code Contact phone <u>281-250-8062</u> Contact email <u>Gardnr4@aol.com</u>	Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed? No
 Yes. Claim number on court claims registry (if known) 125

Filed on 08/01/2018
MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim? No
 Yes. Who made the earlier filing? _____

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? No
 Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 9,450.00. Does this amount include interest or other charges?
 No
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
 Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
 Limit disclosing information that is entitled to privacy, such as health care information.
Improper formation of HOA & illegal collection of transfer fees

9. Is all or part of the claim secured? No
 Yes. The claim is secured by a lien on property.
Nature of property:
 Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
 Motor vehicle
 Other. Describe: _____

Basis for perfection: copies of settlement stmts from 3/15/15 & 7/10/2018
 Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ 900,000.00

Amount of the claim that is secured: \$ _____

Amount of the claim that is unsecured: \$ 9,450.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$ 9,450.00

Annual Interest Rate (when case was filed) _____%

Fixed
 Variable

10. Is this claim based on a lease? No
 Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? No
 Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

No

Yes. Check one:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

Amount entitled to priority

\$ _____

Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ _____

Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ _____

Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ _____

Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ _____

Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

\$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

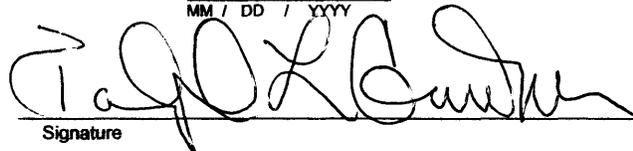
I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 08/04/2020

MM / DD / YYYY


Signature

Print the name of the person who is completing and signing this claim:

Name	RALPH	LOUIS	GARDNER
	First name	Middle name	Last name
Title	MANAGING PARTNER		
Company	GOLDEN PROPS LLC		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	19702 IVORY MILLS LANE		
	Number	Street	
	HOUSTON	TX	77094
	City	State	ZIP Code
Contact phone	281-250-8062	Email	GARDNR4@AOL.COM

August 4, 2020

To whom it may concern:

This letter is to accompany my amended claim form for Bankruptcy case #18-60018 in the Southern District of Texas against Garden Oaks Management Organization aka GOMO. My claim is #125 & was originally filed in the court on 8/1/2018. This letter is to address the fact that I paid a transfer fee of 2,750.00 on the purchase of 3118 Randall St Houston TX 77018 that was assumed to be required by the GOMO HOA. I sold this property on 7/10/2018 & due to the pending bankruptcy matter of GOMO, my buyer would only purchase the property if I paid the transfer fee of 6,700.00. In total, I have paid to GOMO 9,450.00 when in fact the HOA was improperly formed & thus the transfer fees were illegally collected. I am filing this letter with my amended claim, original claim, & supporting documentation showing the payments (closing statements from 3/15/2015 & 7/10/2018) to explain my position.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Ralph Gardner". The signature is fluid and cursive, with a large initial "R" and "G".

Ralph Gardner, Managing Partner of Golden Props LLC.

19702 Ivory Mills Lane

Houston, Tx 77094

281-250-8062

Gardnr4@aol.com

Fill in this information to identify the case:

Debtor 1 GARDEN OAKS MAINTENANCE ORGANIZATION OR GOMO

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of TEXAS

Case number 18-60018

United States Courts
Southern District of Texas
FILED
JUL 31 2018
David J. Bradley, Clerk of Court 04/16

Official Form 410
Proof of Claim

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<p><u>Golden Props. LLC</u> Name of the current creditor (the person or entity to be paid for this claim)</p> <p>Other names the creditor used with the debtor <u>Ralph L. Gardner</u></p>	
2. Has this claim been acquired from someone else?	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____</p>	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	<p>Where should notices to the creditor be sent?</p> <p><u>Golden Props LLC, C/O Ralph L. Gardner</u> Name <u>19702 Ivory Mills Lane</u> Number Street <u>Houston Tx 77094</u> City State ZIP Code Contact phone <u>281.250.8062</u> Contact email <u>Gardnr4@aol.com</u></p>	<p>Where should payments to the creditor be sent? (if different)</p> <p>_____ Name _____ Number Street _____ City State ZIP Code Contact phone _____ Contact email _____</p> <p>Uniform claim identifier for electronic payments in chapter 13 (if you use one): -----</p>
4. Does this claim amend one already filed?	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY</p>	
5. Do you know if anyone else has filed a proof of claim for this claim?	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____</p>	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? No Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: CASE # 18-60018

7. How much is the claim? \$ 9,450.00. Does this amount include interest or other charges? No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. 03/9/15 Paid \$2,700 + \$6.750 paid on 07/10/18 when sold

9. Is all or part of the claim secured? No Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim. Motor vehicle Other. Describe: Basis for perfection: copies of settlements stmts from 3/9/2015 & 7/10/2018 Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ 900,000.00 Amount of the claim that is secured: \$ Amount of the claim that is unsecured: \$ 9,450.00 (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ Annual Interest Rate (when case was filed) % Fixed Variable

10. Is this claim based on a lease? No Yes. Amount necessary to cure any default as of the date of the petition. \$

11. Is this claim subject to a right of setoff? No Yes. Identify the property:

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? No

Yes. Check one:

<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	Amount entitled to priority
_____	\$ _____
<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	_____
_____	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	_____
_____	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	_____
_____	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	_____
_____	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	_____
_____	\$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

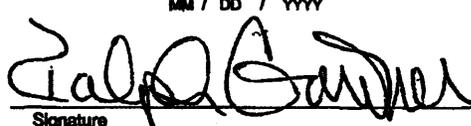
I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 07/27/2018
MM / DD / YYYY



Signature

Print the name of the person who is completing and signing this claim:

Name Ralph L. Gardner
First name Middle name Last name

Title Manager

Company Golden Props. LLC.
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 19702 Ivory Mills Lane
Number Street

Houston TX 77094
City State ZIP Code

Contact phone 281.250.8062 Email Gardnr4@aol.com



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0065

<p>First American Title Company Final Statement</p>	<p>B. Type of Loan</p> <p>1-3. Loan Type: Conv. Unins.</p> <p>6. File Number: 2010552-11503</p> <p>7. Loan Number:</p> <p>8. Mortgage Insurance Case Number:</p>
<p>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 this closing; they are shown here for informational purposes and are not included in the totals.</p>	
<p>D. Name & Address of Borrower: Golden Progs LLC 49702 IVORY MILLS LANE, Houston, TX 77094</p>	
<p>E. Name & Address of Seller: JMAP Holdings LLC</p>	
<p>I hereby certify that this is a true and correct copy of the original.</p> <p>FIRST AMERICAN TITLE COMPANY</p> <p>BY: </p>	
<p>F. Name & Address of Lender: Noble Capital Servicing, LLC 8200 North Mopac Expressway, Suite 320 Austin, TX 78759</p>	
<p>G. Property Location: 3118 Randal Street, Houston, TX 77018</p>	
<p>H. Settlement Agent: First American Title Company (713)529-8800 Address: 1512 Heights Boulevard, Houston, TX 77008</p>	
<p>I. Settlement Date: 03/06/2015 Print Date: 03/06/2015, 10:24 AM Disbursement Date: 03/09/2015 Signing Date:</p>	
<p>Place of Settlement Address: 1512 Heights Boulevard, Houston, TX 77008</p>	

J. Summary of Borrower's Transaction	
199. Gross Amount Due from Borrower	
101. Contract Sales Price	360,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	30,775.35
104. Construction holdback to Noble Capital Servicing, LLC	112,959.00
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
120. Gross Amount Due from Borrower	
	503,734.35
200. Amounts Paid by or on Behalf of Borrower	
201. Deposit or earnest money	2,500.00
202. Principal amount of new loan(s)	423,000.00
203. Existing loan(s) taken subject	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes 01/01/15 to 03/06/15 @ \$6632.00/yr	1,162.99
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/or Borrower	
	426,662.99
300. Cash at Settlement from/or Borrower	
301. Gross amount due from borrower (line 120)	503,734.35
302. Less amounts paid by/or borrower (line 220)	426,662.99
303. Cash (X From) (To) Borrower	77,071.36

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	360,000.00
402. Personal property	
403. Total Deposits	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
420. Gross Amount Due to Seller	
	360,000.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	602.10
503. Existing loan(s) taken subject	
504. Payoff of first mortgage loan to Superior Loan Servicing	330,362.33
505. Payoff of second mortgage loan	
506. 2014 Taxes in Harris County	7,229.85
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes 01/01/15 to 03/06/15 @ \$6632.00/yr	1,162.99
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	
	330,357.07
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	360,000.00
602. Less reductions in amounts due seller (line 520)	330,357.07
603. Cash (X To) (From) Seller	29,642.93

Previous editions are obsolete. * See Supplemental Page for details. ** Paid on Behalf of Borrower. POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

The Public Reporting Burden for this collection of information is estimated to average 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

File No. 2010852-11683

L. Settlement Charges			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees \$0.00				
Division of commission (line 700) as follows:				
701.				
702.	\$0.00	to Houston Realty		
703.		Commission paid at settlement		
704.				
705.				
706.				
800. Items Payable in Connection with Loan				
801.		Our origination charge (from GFE #1)		
802.		Your credit or charge (points) for the specific interest rate chosen (from GFE #2)		
803.		Your adjusted origination charges to Noble Capital Servicing, LLC (from GFE A)		
804.		Appraisal fee to WOODRUFF & ASSOCIATES (from GFE #3) POC-S \$425.00		
805.		Credit report (from GFE #3)		
806.		Tax service (from GFE #3)		
807.		Flood certification (from GFE #3)		
808.		CONSTRUCTION CONTROL FEE to Noble Capital Servicing, LLC (from GFE #3)	750.00	
809.		WIRING FEE to Noble Capital Servicing, LLC (from GFE #3)	25.00	
810.		BROKER COMMISSION to Streamline Funding (from GFE #3)	16,820.00	
811.		PROCESSING FEE to Streamline Funding (from GFE #3)	250.00	
900. Items Returned by Lender to Be Paid in Advance				
901.		Daily interest charges from 03/09/15 to 03/31/15 @ \$130.570000/day to Noble Capital Servicing, LLC (from GFE #10)	3,003.11	
902.		(from GFE #3)		
903.		Homeowner's insurance to Benchmark Insurance Group (from GFE #11)	2,829.04	
904.				
905.				
906.				
1000. Reserves Deposited with Lender				
1001.		Initial deposit for your escrow account (from GFE #9)		
1002.		Homeowner's insurance		
1003.		Mortgage insurance		
1004.		Property taxes		
1005.				
1006.				
1007.		Aggregate Adjustment		
1100. Title Charges				
1101.		Title services and lender's title insurance (from GFE #4)	1,213.20	
1102.		Settlement or closing fee \$350.00 to First American Title Company		350.00
1103.		Owner's title insurance - First American Title Company (from GFE #5)	2,315.00	
1104.		Lender's title insurance - First American Title Company \$707.20		
1105.		Lender's title policy limit \$ 423,000.00		
1106.		Owner's title policy limit \$ 380,000.00		
1107.		Agent's portion of the total title insurance premium \$ 2,588.87 to The Laird Law Firm, PC \$1,813.32 to First American Title Company \$755.55		
1108.		Underwriter's portion of total title insurance premium \$ 453.33 to First American Title Insurance Company		
1109.		DOC PREP FEE to Hajjar Sutherland & Peters LLP	500.00	
1110.		Document Preparation to The Laird Law Firm, P.C.		150.00
1111.		e-Recording Fee-TX to The Laird Law Firm, P.C. \$8.00		8.00
Supplemental Summary			\$150.00	88.10
1200. Government Recording and Transfer Charges				
1201.		Government recording charges (from GFE #7)	270.00	
1202.		Recording fees: Deed \$20.00 Mortgage \$178.00 Release \$48.00		16.00
1203.		Transfer taxes (from GFE #8)		
1204.		City/county law/stamps:		
1205.		State law/stamps:		
1206.		Record Assignment \$44.00		
1207.		Record UCC - County \$30.00		
1208.				
1209.				
1210.				
1300. Additional Settlement Charges				
1301.		Required services that you can shop for (from GFE #6)		
1302.		Transfer Fee to Carley Oaks Homeowners Organization		2,700.00
1303.				
1304.				
1305.				
1306.				
1307.				
1308.				
1309.				
1400.		Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	30,775.35	602.10

* See Supplemental Page for details. ** Paid on Behalf of Borrower. POC-B (Borrower); POC-S (Seller); POC-L (Lender); POC-MB (Mortgage Broker).

Itemization of Title Charges and Government Recording and Transfer Charges		File No. 2010532-11583
First American Title Company Final Statement		Loan No.
		Settlement Date. 03/06/2015
Property: 3118 Randall Street, Houston, TX 77018		Print Date. 03/08/2015, 10:24 AM
Name & Address of Borrower: Golden Props LLC 19702 IVORY MILLS LANE, Houston, TX 77084		Name & Address of Seller: JMAP Holdings LLC
Name & Address of Lender: Noble Capital Servicing, LLC 8200 North Mopac Expressway, Suite 320 Austin, TX 78759		

1100. Summary of Title Charges	Borrower Charges	Seller Charges
1101. Title Services and Lenders Title Insurance	1,213.20	
1102. Settlement or Closing Fees to First American Title Company	\$350.00	
a. Escrow Fees-TX	\$350.00	350.00
1103. Owner's title insurance - First American Title Company		2,315.00
a. T-17-1R OTP Stand w/LTP (R-3a) 1200	\$2,315.00	
1104. Lender's title insurance - First American Title Company	\$707.20	
a. [0100 TX] T-3 Down Date End (R-11c)	\$50.00	
b. [0700 TX] T-36 Tax Amendment End (Rollback) (R-19)	\$20.00	
c. [0710 TX] T-3 Tax Amend End-WYD&P (R24)	\$5.00	
d. [0802 TX] T-18.2 MSD End LTP (R-29.1A)	\$0.00	
e. [0810 TX] T-36 EPL End (R-11g)	\$25.00	
f. [0884 TX] T-17 PUJ End Single (R-11k)	\$25.00	
g. [0885 TX] T-19 REM End Reel (R-29A)	\$133.20	
h. T-21-2R LTP Simul w/OTP (R-5a)-3210	\$449.00	
1105. Lender's title policy limit	\$ 423,000.00	
1106. Owner's title policy limit	\$ 360,000.00	
1107. Agent's portion of the total title insurance premium	\$ 2,568.57	
to The Laird Law Firm, PC \$1,813.32		
to First American Title Company \$755.55		
1108. Underwriter's portion of total title insurance premium	\$ 453.33	
to First American Title Insurance Company		
1109. DOC PREP FEE to Hajar Sutherland & Peters LLP	500.00	
1110. Document Preparation to The Laird Law Firm, P.C.		150.00
1111. e-Recording Fee-TX to The Laird Law Firm, P.C.	\$6.00	6.00
1112. Notary Fee-TX to Bancserv	\$150.00	
1113. Tax Certificate to Data Trace		80.10

1200. Government Recording and Transfer Charges	Borrower Charges	Seller Charges
1201. Government Recording Charges	270.00	
1202. Recording Fees Deed \$20.00 Mortgage \$170.00 Release \$18.00		18.00
1203. Transfer taxes		
1204. City/county inchstamps:		
1205. State inchstamp:		
1206. Record Assignment	\$44.00	
1207. Record UCC - County	\$30.00	

File No. 2010552-11583 - LL

SELLER'S AND/OR BUYER'S/BORROWER'S STATEMENT

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.

The Seller's and Buyer's/Borrower's signatures hereon acknowledge their approval and signify their understanding that tax, and insurance prorations and/or escrow reserves are based on figures for the preceding year or supplied by others or estimated for the current year. In the event of any change for the current year, all necessary adjustments will be made between Buyer/Borrower and Seller directly. Any deficit in delinquent taxes or mortgage payoffs will be promptly reimbursed to the Settlement Agent by the party responsible for payment.

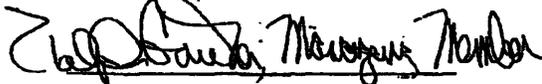
The following persons, firms or corporations have received a portion of the real estate commission amount shown above (HUD Line(s) 701-704):

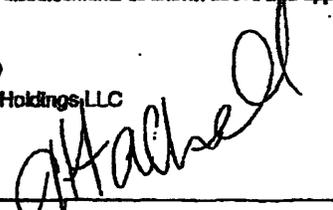
1. Houston Realty
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

I hereby authorize the Settlement Agent to make expenditures and disbursements as shown above and approve same for payment.

Purchaser(s)/Borrower(s)
Golden Props LLC

Seller(s)
JMAP Holdings LLC


By: Ralph Gardner, Managing Member


By: Jeff Peria, Managing Member

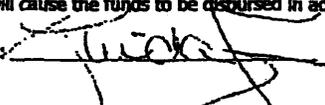
March 06, 2015
Date

March 06, 2015
Date

Borrower(s) Forwarding Address:

Seller(s) Forwarding Address:

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

Settlement Agent:  Date: March 06, 2015

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 Sections 1001 and 1010.

File No. 2010552-11583 - LL

SELLER'S AND/OR BUYER'S/BORROWER'S STATEMENT

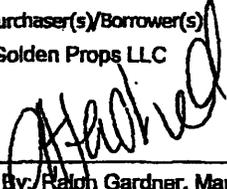
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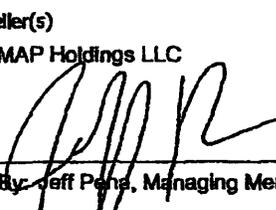
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Purchaser(s)/Borrower(s)
Golden Props LLC

By: Ralph Gardner, Managing Member

Seller(s)
JMAP Holdings LLC

By: Jeff Pans, Managing Member

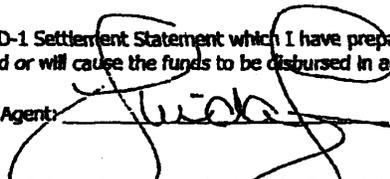
March 06, 2015
Date

March 06, 2015
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Borrower(s) Forwarding Address:

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MASTER STATEMENT - Continued

MISCELLANEOUS CHARGES (continued)				
	5,307.00	Credit for Owner's Policy		
773,994.68	905,307.00	Subtotals	907,245.06	748,328.36
		Balance Due FROM Borrower		158,916.70
131,312.32		Balance Due TO Seller		
905,307.00	905,307.00	TOTALS	907,245.06	907,245.06

APPROVED and ACCEPTED

Borrower and Seller understand the Closing or Escrow Agent has assembled this information representing the transaction from the best information available from other sources and cannot guarantee the accuracy thereof. The Lender involved may be furnished a copy of this Statement. The undersigned hereby authorizes Fidelity National Title Agency, Inc. to make expenditures and disbursements as shown and approves same for payment. The undersigned also acknowledges receipt of loan funds in the amount shown above and a receipt of a copy of this Statement.

I have carefully reviewed the 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 Settlement Statement.

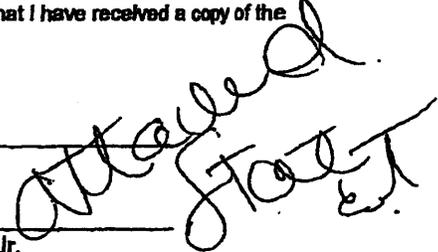
SELLER:

Golden Props LLC

BY:

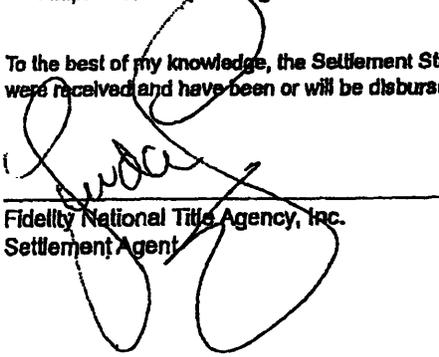

 Ralph Gardner, Manager

BORROWER:


 Emilee Dawn Whitehurst


 William Oscar Whitehurst, Jr.

To the best of my knowledge, the Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.


 Fidelity National Title Agency, Inc.
 Settlement Agent

MASTER STATEMENT - Continued

MISCELLANEOUS CHARGES (continued)				
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SELLER:

Golden Props LLC

BY: Ralph Gardner, Manager
 Ralph Gardner, Manager

BORROWER:

Emilee Dawn Whitehurst

William Oscar Whitehurst, Jr.

*Attached
 Settlement*

To the best of my knowledge, the Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

[Signature]
 Fidelity National Title Agency, Inc.
 Settlement Agent

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02 Processing to Wells Fargo Bank NA		
03 Tax Service to Wells Fargo Bank NA		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01 Appraisal to Wells Fargo Bank NA		
02 Credit Report to Wells Fargo Bank NA		
03 Loan Doc Prep to Polunsky, Beltel, and Green, LLP		
04 Seller Doc Prep to Polunsky, Beltel, and Green, LLP	\$140.00	
05		
06		
07		
08		
09		
10		
C. Services Borrower Did Shop For		
01 Title - eRecording Fee to The Laird Law Firm, P.C.	\$3.20	
02 Title - Escrow Fee to The Laird Law Firm, P.C.	\$350.00	
03 Title - Guaranty Assessment Recoupment Charge to Texas Title Insurance Guaranty Associati		
04 Title - Lender's Title Insurance to Fidelity National Title Agency, Inc.		
05 Title - Not Yet Due and Payable Tax Amendment to Fidelity National Title Agency, Inc.		
06 Title - T-17 Planned Unit Development to Fidelity National Title Agency, Inc.		
07 Title - T-19 Restrictions, Encroachments, Minerals Endorsement (Residential Mtg) to Fidelity N		
08 Title - T-30 Amendment of Tax Exception (T-30, T-3 or deletion) to Fidelity National Title Age		
09 Title - T-36 Environmental Protection Lien Endorsement to Fidelity National Title Agency, Inc.		
10 Title - Tax Cert to National Tax Net	\$71.00	
11		

Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees	Deed: \$20.00 Mortgage: \$96.00	\$20.00
02		
F. Prepays		
01 Homeowner's Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (per day from to)		
04 Property Taxes (mo.)		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance		
02 Mortgage Insurance		
03 Property Taxes		
04		
05		
06		
07		
08 Aggregate Adjustment		
H. Other		
01 HOA Transfer Fee to Garden Oaks Maintenance Organization		\$6,750.00
02 Home Warranty to ACES Builders Warranty		\$275.00
03 Listing Agent Commission to John Daugherty, Realtors Inc.		\$48,600.00
04 Survey to Pro-Surv Surveying & Mapping Services		\$460.06
05 Title - Guaranty Assessment Recoupment Charge to Texas Title Insurance Guaranty Associatic		\$4.50
06 Title - Owner's Title Insurance to Fidelity National Title Agency, Inc.		\$1,097.00
07		
TOTAL CLOSING COSTS		\$57,770.76

Closing Disclosure - Attachment

Borrower: Emilee Dawn Whitehurst
William Oscar Whitehurst, Jr.

Seller: Golden Props LLC
19702 Ivory Mills Lane
Houston, TX 77094

Settlement Agent: Fidelity National Title Agency, Inc.
1512 Heights Blvd.
Houston, TX 77008
(713)529-8800

Closing Date: July 10, 2018
Disbursement Date: July 10, 2018
Property Location: 3118 Randall Street
HOUSTON, TX 77018

Payoffs Payee/Description	Seller Paid at Closing	Seller Paid Before Closing
Seller's Transactions-Due from Seller at Closing		
N.04 RS Servicing, LLC		\$698,685.56
Payoff of First Mortgage Loan		
Principal Balance	\$692,000.00	
Interest Charged	\$4,901.67	Interest To:
Interest	\$1,633.89	
Payoff Processing Fee	\$150.00	
Total Payoff	<u>\$698,685.56</u>	

Additional Disbursements from Broker's Commissions

Payee	Description
John Daugherty, Realtors Inc. John Daugherty, Realtors Inc.	Listing Agent Commission

Confirm Receipt

By signing, you are only confirming that you have received this form.

Golden Props LLC

BY: Ralph Gardner, Manager
Ralph Gardner, Manager

7/10/18
Date