

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

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

**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 18-60018United 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?

GOLDEN PROPS LLC C/O Ralph L Gardner

Name

19702 Ivory Mills Lane

Number Street

Houston

TX

77094

City

State

ZIP Code

Contact phone 281-250-8062Contact email Gardnr4@aol.com

Where should payments to the creditor be sent? (if different)

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) 125Filed 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:

Amount entitled to priority

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).

\$ _____

☐ 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.

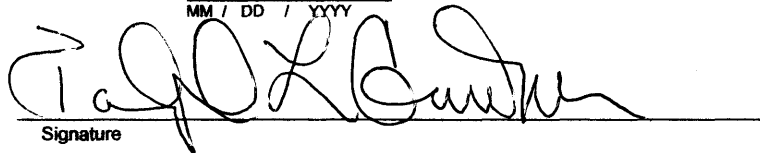
I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

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:

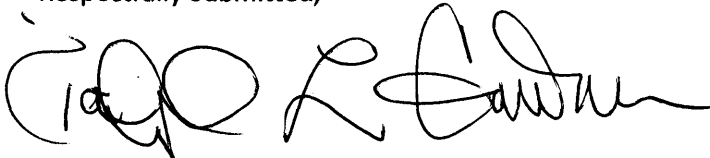
Name	RALPH	LOUIS	GARDNER
	First name	Middle name	Last name
Title	MANAGING PARTNER		
Company	GOLDEN PROPS LLC		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	19702 IVORY MILLS LANE		
	Number	Street	
	HOUSTON	TX	77094
	City	State	ZIP Code
Contact phone	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', written over a horizontal line.

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?	<u>Golden Props. LLC</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor <u>Ralph L. Gardner</u>	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> 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? <u>Golden Props LLC, C/O Ralph L. Gardner</u> Name <u>19702 Ivory Mills Lane</u> Number Street <u>Houston</u> Tx <u>77094</u> City State ZIP Code Contact phone <u>281.250.8062</u> Contact email <u>Gardnr4@aol.com</u>	Where should payments to the creditor be sent? (if different) 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?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> 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: 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:

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

<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:

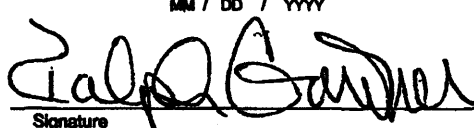
☒ I am the creditor.
☐ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

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

First American Title Company
Final Statement

B. Type of Loan

1-3. Loan Type: Conv. Unins.

6. File Number: 2010552-11583

7. Loan Number:

8. Mortgage Insurance 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 this closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: Golden Pigeon LLC
49702 IVORY MILLS LANE, Houston, TX 77094

E. Name & Address of Seller: JMAP Holdings LLC

I hereby certify that this is a true
and correct copy of the original.

FIRST AMERICAN TITLE COMPANY

F. Name & Address of Lender: Noble Capital Servicing, LLC
8200 North Mopac Expressway, Suite 320
Austin, TX 78759

G. Property Location: 3118 Randall Street, Houston, TX 77018

BY

H. Settlement Agent: First American Title Company
Address: 1512 Heights Boulevard, Houston, TX 77008

(713)529-8800

Place of Settlement Address: 1512 Heights Boulevard, Houston, TX 77008

Settlement Date: 03/06/2015
Print Date: 03/06/2015, 10:24 AM
Disbursement Date: 03/09/2015
Signing Date:

J. Summary of Borrower's Transaction	
100. 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	1,162.90
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	426,662.90
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	503,734.35
302. Less amounts paid by/for borrower (line 220)	426,662.90
303. Cash (X From) (To) Borrower	77,071.45

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	7,229.65
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	1,162.90
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 at 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			
700. Total Real Estate Broker Fees \$0.00		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
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. 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-B \$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 Received 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			350.00
to First American Title Company			
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			80.10
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 \$18.00			18.00
1203. Transfer taxes (from GFE #8)			
1204. City/county tax/stamps:			
1205. State tax/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 Garvey Oaks Insurance 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).

File No. 2010SS2-1683

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit / charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
0.00	
0.00	
0.00	
0.00	

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal fee	# 804
CONSTRUCTION CONTROL FEE	# 808
WIRING FEE	# 809
BROKER COMMISSION	# 810
PROCESSING FEE	# 811
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
0.00	270.00
0.00	425.00
0.00	750.00
0.00	25.00
0.00	18,920.00
0.00	250.00
0.00	1,213.20
0.00	2,315.00
	22,168.20
\$22,168.20 or	NA

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 @ \$130.570000/day
Homeowner's insurance	# 903
	#
	#
	#

Good Faith Estimate	HUD-1
0.00	
0.00	3,003.11
0.00	2,829.04

Loan Terms

Your initial loan amount is	\$ 423,000.00
Your loan term is	years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	<input type="checkbox"/> Includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage insurance
Can your interest rate rise?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be on and can change again every after. Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input type="checkbox"/> No. <input type="checkbox"/> 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?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on.
Total monthly amount owed including escrow account payments	<input type="checkbox"/> 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. <input type="checkbox"/> You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Property taxes <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </div> <div> <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </div> </div>

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

Supplemental Page HUD-1 Settlement Statement		File No. 2010552-11583
First American Title Company Final Statement		Loan No.
		Settlement Date: 03/06/2015
Borrower Name & Address: Golden Props LLC 19702 IVORY MILLS LANE, Houston, TX 77094		
Seller Name & Address: JMAP Holdings LLC		

Section L. Settlement Charges continued		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
1103. Supplemental Summary Itemization of Line 1103 Charges:	\$2,315.00		
a. T-UT-1R OTP Stmt w/LTP (R-5a) 1200		2,315.00	
1104. Supplemental Summary Itemization of Line 1104 Charges:	\$767.20		
a. [0100 TX] T-3 Down Date End (R-11c)	\$50.00		
b. [0700 TX] T-30 Tax Amendment End (Rollback) (R-18)	\$20.00		
c. [0710 TX] T-3 Tax Amend End-NYD&P (R24)	\$5.00		
d. [0802 TX] T-19.2 MSD End LTP (R-25.1A)			
e. [0810 TX] T-36 EPL End (R-11g)	\$25.00		
f. [0884 TX] T-17 PUD End Single (R-11h)	\$25.00		
g. [0885 TX] T-19 REM End Real (R-28A)	\$133.20		
h. T-2T-2R LTP Stmt w/OTP (R-5a)-3210	\$449.00		
1108. Supplemental Summary	\$238.10		
1112. Notary Fee-TX to Bancserv	\$150.00		
1113. Tax Certificate to Data Trace			80.10

Section K. Summary of Seller's Transaction continued		Seller Charges	Seller Credits
400. Gross Amount Due To Seller			
500. Reductions in Amount Due to Seller			
504. Supplemental Summary	\$339,362.33		
a. Payoff Loan 1 Charges			
Principal Balance to Superior Loan Servicing		307,000.00	
ACCRUED INTEREST 2/1 TO 3/16		4,400.33	
ACCRUED LATE CHARGES		153.50	
OTHER FEES		105.00	
UNPAID CHARGES		18,492.80	
UNPAID INTEREST		100.00	
UNPAID LATE CHARGES		153.50	

The following Section is restated from the Settlement Statement Page 1			
300. Cash at Settlement from/to Borrower		600. Cash at Settlement (to/from Seller)	
301. Gross amount due from borrower (line 120)	503,734.35	601. Gross amount due to seller (line 420)	360,000.00
302. Less amounts paid by/to borrower (line 220)	426,662.99	602. Less reductions in amounts due seller (line 520)	339,367.07
303. Cash (X From) (To) Borrower	77,071.36	603. Cash (X To) (From) Seller	20,642.93

Itemization of Title Charges and Government Recording and Transfer Charges		File No. 2010552-11583
First American Title Company Final Statement		Loan No.
		Settlement Date. 03/06/2015
Property: 3118 Randal Street, Houston, TX 77018		Print Date. 03/06/2015, 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-1/7-1R 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-11a) \$25.00		
f. [0884 TX] T-17 PUO End Single (R-11k) \$25.00		
g. [0885 TX] T-18 REM End Reel (R-29A) \$133.20		
h. T-2/7-2R LTP Stand 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 Laid 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 Laid Law Firm, P.C.		150.00
1111. e-Recording Fee-TX to The Laid 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 Dead \$20.00 Mortgage \$170.00 Release \$18.00		18.00
1203. Transfer taxes		
1204. City/county inchstamps:		
1205. State inchstamps:		
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.

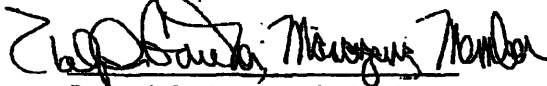
The following persons, firms or corporations have received a portion of the real estate commission amount shown above (HUD Line(s) 701-704):

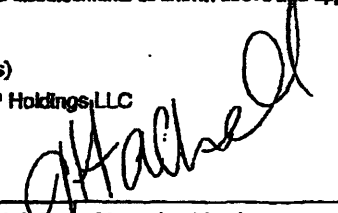
1. Houston Realty
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

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 Pera, 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

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.

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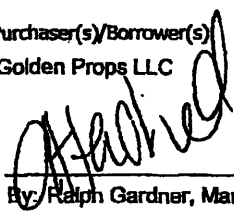
The following persons, firms or corporations have received a portion of the real estate commission amount shown above (HUD Line(s) 701-704):

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

By:  _____
Ralph Gardner, Managing Member

March 06, 2015

Date

Borrower(s) Forwarding Address:

Seller(s)

JMAP Holdings LLC

By:  _____
Jeff Pena, Managing Member

March 06, 2015

Date

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.

Fidelity National Title Agency, Inc.

1612 Helights Blvd., Houston, TX 77008
Phone: (713)529-8800 | FAX: (713) 529-2115

MASTER STATEMENT

Settlement Date: July 10, 2018
Disbursement Date: July 10, 2018

Escrow Number: FAH18004450
Escrow Officer: Linda Lee
Email: linda@lairdlaw.net

Borrower: Emilee Dawn Whitehurst and William Oscar Whitehurst, Jr.

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

**Property: 3118 Randall Street
HOUSTON, TX 77018**

Lot(s): 19 Block: 14 Garden Oaks Section: 1 Parcel ID(s): 0660450140019

Lender: Wells Fargo Bank NA
Wells Fargo Document Management MAC X9999-016, 2701 Wells Fargo Way
Minneapolis, MN 55467
Loan Number: 0517813838

SELLER		BORROWER
\$ DEBITS	\$ CREDITS	\$ DEBITS \$ CREDITS
	FINANCIAL CONSIDERATION	
	900,000.00 Sale Price of Property	900,000.00
	Deposit or earnest money	15,000.00
	Loan Amount	720,000.00
	PRORATIONS/ADJUSTMENTS	
2,500.00	Oplion Fee	2,500.00
10,828.36	County Taxes at \$20,692.94 01/01/18 - 07/11/18	10,828.36
	COMMISSIONS	
48,600.00	Listing Agent Commission to John Daugherty, Realtors Inc. \$900,000.00 @ 5.4000% = \$48,600.00 - John Daugherty, Realtors Inc.	
	NEW LOAN CHARGES - Wells Fargo Bank NA	
	Total Loan Charges: \$3,147.94	
	Processing to Wells Fargo Bank NA	990.00
	Tax Service to Wells Fargo Bank NA	80.00
	Appraisal to Wells Fargo Bank NA	125.00
	\$562.00 paid outside closing by Borrower	
	Credit Report to Wells Fargo Bank NA	
	\$15.43 paid outside closing by Borrower	
	Prepaid Interest	1,952.94
	\$88.77000 per day from 07/10/18 to 08/01/18 Wells Fargo Bank NA	
	TITLE & ESCROW CHARGES	
3.20	Title - eRecording Fee to The Laird Law Firm, P.C.	9.60
350.00	Title - Escrow Fee to The Laird Law Firm, P.C.	350.00
	Title - Guaranty Assessment Recoupment Charge to Texas Title Insurance Guaranty Association	4.50

MASTER STATEMENT - Continued			
SELLER		BORROWER	
\$	DEBITS \$ CREDITS	\$	DEBITS \$ CREDITS
			TITLE & ESCROW CHARGES (continued)
			Title - Lender's Title Insurance to Fidelity National Title Agency, Inc. 100.00
			Not Yet Due and Payable Tax Amendment to Fidelity National Title Agency, Inc. 5.00
			T-17 Planned Unit Development to Fidelity National Title Agency, Inc. 25.00
			T-19 Restrictions, Encroachments, Minerals Endorsement (Residential Mtg) to Fidelity National Title Agency, Inc. 215.50
			T-30 Amendment of Tax Exception (T-30, T-3 or deletion) to Fidelity National Title Agency, Inc. 20.00
			T-36 Environmental Protection Lien Endorsement to Fidelity National Title Agency, Inc. 25.00
71.00			Title - Tax Cert to National Tax Net
4.50			Title - Guaranty Assessment Recoupment Charge to Texas Title Insurance Guaranty Association
5,307.00			Title - Owner's Title Insurance to Fidelity National Title Agency, Inc. (65% to The Laird Law Firm, P.C.)
			Policies to be Issued:
			Owners Policy
			Coverage: \$900,000.00 Premium: \$5,307.00
			Version: Texas Residential Owner Policy of Title Insurance One-To-Four Family Residences (T-1R) - 2014
			Loan Policy
			Coverage: \$720,000.00 Premium: \$100.00
			Version: Loan Policy of Title Insurance (T-2) - 2014
			GOVERNMENT CHARGES
20.00			Recording Fees (\$160.00) to County Clerk's Office 140.00
			PAYOFFS
			Payoff of First Mortgage Loan to RS Servicing, LLC (\$698,685.56)
692,000.00			Principal Balance
4,901.67			Interest To
1,633.89			Interest
150.00			Payoff Processing Fee
			HOA CHARGES
8,750.00			HOA Transfer Fee to Garden Oaks Maintenance Organization
			MISCELLANEOUS CHARGES
			Loan Doc Prep to Polunsky, Beitel, and Green, LLP 100.00
140.00			Seller Doc Prep to Polunsky, Beitel, and Green, LLP
			Homeowner's Insurance Premium to USAA 3,102.52
			12 months
275.00			Home Warranty to ACES Builders Warranty
480.06			Survey to Pro-Surv Surveying & Mapping Services

MASTER STATEMENT - Continued

MISCELLANEOUS CHARGES (continued)				
	5,307.00	Credit for Owner's Policy		
773,994.68	905,307.00	Subtotals	907,245.08	748,328.38
		Balance Due FROM Borrower		158,916.70
131,312.32		Balance Due TO Seller		
905,307.00	905,307.00	TOTALS	907,245.08	907,245.08

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

SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
			TITLE & ESCROW CHARGES (continued)
		100.00	Title - Lender's Title Insurance to Fidelity National Title Agency, Inc.
		5.00	Not Yet Due and Payable Tax Amendment to Fidelity National Title Agency, Inc.
		25.00	T-17 Planned Unit Development to Fidelity National Title Agency, Inc.
		215.50	T-19 Restrictions, Encroachments, Minerals Endorsement (Residential Mtg) to Fidelity National Title Agency, Inc.
		20.00	T-30 Amendment of Tax Exception (T-30, T-3 or deletion) to Fidelity National Title Agency, Inc.
		25.00	T-36 Environmental Protection Lien Endorsement to Fidelity National Title Agency, Inc.
71.00			Title - Tax Cert to National Tax Net
4.50			Title - Guaranty Assessment Recoupment Charge to Texas Title Insurance Guaranty Association
5,307.00			Title - Owner's Title Insurance to Fidelity National Title Agency, Inc. (65% to The Laird Law Firm, P.C.)
			Policies to be Issued:
			Owners Policy
			Coverage: \$900,000.00 Premium: \$5,307.00
			Version: Texas Residential Owner Policy of Title Insurance One-To-Four Family Residences (T-1R) - 2014
			Loan Policy
			Coverage: \$720,000.00 Premium: \$100.00
			Version: Loan Policy of Title Insurance (T-2) - 2014
			GOVERNMENT CHARGES
20.00		140.00	Recording Fees (\$160.00) to County Clerk's Office
			PAYOFFS
			Payoff of First Mortgage Loan to RS Servicing, LLC (\$698,685.56)
692,000.00			Principal Balance
4,901.67			Interest To
1,633.89			Interest
150.00			Payoff Processing Fee
			HOA CHARGES
6,750.00			HOA Transfer Fee to Garden Oaks Maintenance Organization
			MISCELLANEOUS CHARGES
		100.00	Loan Doc Prep to Polunsky, Beitel, and Green, LLP
140.00			Seller Doc Prep to Polunsky, Beitel, and Green, LLP
		3,102.52	Homeowner's Insurance Premium to USAA 12 months
275.00			Home Warranty to ACES Builders Warranty
460.06			Survey to Pro-Surv Surveying & Mapping Services

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

Closing Disclosure

Closing Information

Date Issued 07/10/2018
 Closing Date 07/10/2018
 Disbursement Date 07/10/2018
 Settlement Agent Fidelity National Title Agency, Inc.
 File # FAH18004450
 Property 3118 Randall Street
 HOUSTON, TX 77018

Transaction Information

Borrower Emilee Dawn Whitehurst and William Oscar Whitehurst, Jr.
 Seller Golden Props LLC
 19702 Ivory Mills Lane
 Houston, TX 77094

Sale Price \$900,000

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$905,307.00
01 Sale Price of Property	\$900,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Credit for Owner's Policy	\$5,307.00
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	

N. Due from Seller at Closing

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$57,770.76
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to RS Servicing, LLC	\$698,685.56
05 Payoff of Second Mortgage Loan	
06 Option Fee	\$2,500.00
07 Title Insurance Premium Adjustment	\$4,210.00
08 Seller Credit	
09	
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	
15 County Taxes	01/01/18-07/11/18 \$10,828.36
16 Assessments	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$905,307.00
Total Due from Seller at Closing (N)	-\$773,994.68
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$131,312.32

Contact Information

REAL ESTATE BROKER (B)

Name	
Address	
TX License ID	
Contact	
Contact TX License ID	
Email	
Phone	

REAL ESTATE BROKER (S)

Name	John Daugherty, Realtors Inc.
Address	520 Post Oak Blvd 6th Floor Houston, TX 77027
TX License ID	
Contact	Susan Arnoldy Paisley
Contact TX License ID	498993
Email	susana@johndaugherty.com
Phone	(713)320-1862

SETTLEMENT AGENT

Name	Fidelity National Title Agency, Inc.
Address	1512 Heights Blvd. Houston, TX 77008
TX License ID	1876657
Contact	Linda Lee
Contact TX License ID	
Email	linda@lairdlaw.net
Phone	713-529-8800

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, Beitel, and Green, LLP		
04 Seller Doc Prep to Polunsky, Beitel, 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 Association		
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 Ages		
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. Prepaids		
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		
I. 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		Seller	Seller
Payee/Description		Paid at	Paid Before
		Closing	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

7/10/18

Date