



CLR National Title and Appraisal
465 W. President George Bush Hwy
Suite 102
Richardson, TX 75080
(214)782-9860

File Number: 20-110368
Sales Price: \$188,310.00
Close Date: 1/20/2021
Disbursement Date: 1/20/2021
Date Prepared: 1/20/2021 4:17:15 PM

BUYER(S) FINAL CLOSING STATEMENT

Type: Purchase
Property: 1221 CASTLEMAN DRIVE
CEDAR HILL, TX 75104 (DALLAS)

Buyer(s): SHMUEL ARDITI, AS TO AN UNDIVIDED 1% INTEREST AND SHMUEL ARDITI AND NATALIYA ARDITI, TRUSTEES OF THE ARDITI FAMILY TRUST, DATED DECEMBER 20, 2000, AS TO AN UNDIVIDED 99% INTEREST,
4850 South Pt
Discovery Bay, CA 94505

Description	Debit	Credit
Deposits, Credits, Debits		
Sale Price of Property	\$188,310.00	
Deposit		\$2,000.00
Additional Option fee from Shmuel Arditi 1% and Shmuel Arditi, and Nataliya Arditi, Trustees of The Arditi		\$9.00
Option fee from Shmuel Arditi 1% and Shmuel Arditi, and Nataliya Arditi, Trustees of The Arditi		\$200.00
Prorations		
County Taxes 1/1/2021 to 1/21/2021 @ \$5,041.26/Year		\$275.48
1/21/2021 to 2/1/2021 @ \$1,650.00/Month		\$585.48
Commissions		
Commission to Keith Hendricks		
Title Charges		
Title - Lender's Title Insurance to CLR National Title and Appraisal		
Title - Not Yet Due/Payable Lender's Endorsement(s) to CLR National Title and Appraisal	\$5.00	
Title - T-19 Restrictions, Encroachments, Minerals Endorsement Endorsement(s) to CLR National Title and Appraisal	\$50.00	
Title - T-30 Tax Deletion Endorsement(s) to CLR National Title and Appraisal	\$20.00	
Title - T-36 Environmental Protection Lien Endorsement(s) to CLR National Title and Appraisal	\$25.00	
Title - Amendment of Exception to Area and Boundry 5% Residential Endorsement(s) to CLR National Title and Appraisal	\$64.85	
Title - Settlement or closing fee to CLR National Title and Appraisal	\$400.00	
Title - E-Recording Service to CLR National Title and Appraisal	\$5.00	
Title - Texas Guaranty Fee to Texas Title Insurance Guaranty Association	\$4.00	
Government Recording and Transfer Charges		
Recording fees: Deed \$34.00	\$34.00	
Additional Settlement Charges		
Survey to Rhodes Surveying	\$389.70	
Totals	\$189,307.55	\$3,069.96

Balance Due FROM Borrower: \$186,237.59

APPROVED AND ACCEPTED

BUYER(S)

Shmuel Arditi, as to an undivided 1% interest and Shmuel Arditi, and Nataliya Arditi, Trustees of The Arditi Family Trust, dated December 20, 2000, as to an undivided 99% interest,

By: [Signature]
Shmuel Arditi, Individually and as Trustee of The Arditi Family Trust, dated December 20, 2000

By: [Signature]
Nataliya Arditi, as Trustee of The Arditi Family Trust, dated December 20, 2000

Texas Disclosure

Form T-64

This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Closing Information		Transaction Information	
Closing Disclosure Issued Date:	January 20, 2021	Property Address	1221 Castleman Drive, Cedar Hill, TX 75104
Closing Date:	January 20, 2021	Borrower(s)	Shmuel Arditi, as to an undivided 1% interest and Shmuel Arditi and Nataliya Arditi, Trustees of The Arditi Family Trust, dated December 20, 2000, as to an undivided 99% interest,
GF#:	20-110368	Address(es)	4850 South Pt Discovery Bay, CA 94505
Sales Price:	\$188,310.00	Seller(s)	Byron H Stanley
Loan Amount:		Address(es)	P.O. Box 992332 Redding, CA 96099

Lender and Settlement Agent	
Lender:	Settlement Agent: CLR National Title and Appraisal
Address:	465 W. President George Bush Hwy, Suite 102 Richardson, TX 75080

Title Insurance Premiums		
<i>If you are buying both an owner's policy and a loan policy, the title insurance premiums on this form might be different than the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the loan policy premium will probably be higher. If you add the two policies' premiums on the Closing Disclosure together, however, the total should be the same as the total of the two premiums on this form.</i>		
<i>The premiums are different on the two forms because the Closing Disclosure is governed by federal law, while this form is governed by Texas law. The owner's policy and loan policy premiums are set by the Texas commissioner of insurance. When you buy both an owner's policy and a loan policy in the same transaction, you are charged the full premium for the owner's policy but receive a discount on the loan policy premium. Federal and Texas law differ on where the discount is shown. Texas law requires the discount to be reflected in the loan policy premium, while federal law requires the discount to be reflected in the owner's policy premium.</i>		
Title Agent: CLR National Title and Appraisal	Owner's Policy Premium \$1,297.00	
	Loan Policy Premium \$0.00	
Underwriter: North American Title Insurance Company	Endorsements \$164.85	
	Other	
	TOTAL	
	\$1,461.85	
Of this total amount: \$_____ (or 0.00% %) will be paid to the Underwriter; the Title Agent will retain \$_____ (or 100.00% %); and the remainder of the premium will be paid to other parties as follows:		
Amount (\$ or %)	To Whom	For Services
		Title Search

Fees Paid to Settlement Agent			
Fees Paid to the Settlement Agent on the Closing Disclosure includes:			
Settlement or Closing Fee	\$800.00		
Endorsements	\$164.85		

Real Estate Commission Disbursement

Portions of the Real Estate Commissions disclosed on the Closing Disclosure will be disbursed to:

\$8,473.95	Coldwell Banker Apex - Richardson

Other Disclosures

Although not required, this section may be used to disclose individual recording charges included on Line 01 of Section E of the Closing Disclosure, or to disclose a breakdown of other charges that were combined on the Closing Disclosure:

Document Name	Recording Fee	Document Name	Recording Fee
Deed	\$34.00	Release	\$0.00
Mortgage	\$0.00	Other	

The Closing Disclosure was assembled from the best information available from other sources. The Settlement Agent cannot guarantee the accuracy of that information.

Tax and insurance pro-rations and reserves were based on figures for the preceding year or supplied by others, or are estimates for the current year. If there is any change for the current year, all necessary adjustments must be made directly between Seller and Borrower, if applicable.

I (We) acknowledge receiving this Texas Disclosure and the Closing Disclosure. I (We) authorize the Settlement Agent to make expenditures and disbursements on the Closing Disclosure and I (We) approve those payments. If I am (we are) the Borrower(s), I (we) acknowledge receiving the Loan Funds, if applicable, in the amount shown on the Closing Disclosure.

Buyer(s)/Borrower(s):

Seller(s):

Shmuel Arditi, as to an undivided 1% interest and Shmuel Arditi, and Nataliya Arditi, Trustees of The Arditi Family Trust, dated December 20, 2000, as to an undivided 99% interest,

Byron H Stanley

By: _____

Shmuel Arditi, Individually and as Trustee of The Arditi Family Trust, dated

DBORROWER_SIGNATURE#1#1

By: _____

Nataliya Arditi, as Trustee of The Arditi Family Trust, dated December 20, 2000

Settlement Agent:

By: _____

Escrow Officer -

**BUYER'S SURVEY RECEIPT AND ACKNOWLEDGMENT
WITH HOLD HARMLESS AGREEMENT**

GF No. 20-110368

The undersigned hereby acknowledges receipt of a print or a legible copy of a survey dated January 14, 2021 and prepared by Rhodes Surveying RPLS #5962, which was furnished pursuant to the provisions of the Contract between the undersigned and the Seller. Buyer understands that it is Buyer's responsibility to review the survey for purposes of making objection to any defect or exception, such as encroachments or protrusions that are shown on the survey.

Buyer is aware that a standard exception in the Owner's Title Policy to be issued to Buyer states:

"Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments, or protrusions, or any overlapping of improvements."

The undersigned has been advised that this standard exception can be amended to except only to ***"shortages in area"***, if any additional premium, as required by state regulation, is paid to CLR National Title and Appraisal.

Buyer _____ does/ _____ does not elect to purchase this additional coverage.

If Buyer elects not to obtain this additional coverage, the undersigned hereby holds CLR National Title and Appraisal harmless for any matters shown on the survey that relate to the standard survey exception referred to above.

Shmuel Arditi, as to an undivided 1% interest and Shmuel Arditi and Nataliya Arditi, Trustees of The Arditi Family Trust, dated December 20, 2000, as to an undivided 99% interest,

BORROWER_SIGNATURE#1#1
By: _____

**Shmuel Arditi, Individually and as Trustee of
The Arditi Family Trust, dated December 20, 2000**

BORROWER_SIGNATURE#2#1
By: _____

**Nataliya Arditi, as Trustee of
The Arditi Family Trust, dated December 20, 2000**

SIGN_DATE_SHORT#1#1

Date

SIGN_DATE_SHORT#2#1

Date



NATIONAL TITLE and APPRAISAL

Settlement • Valuation • Education

TAX NOTICE AND ACKNOWLEDGMENT

GF No. 20-110368

Office: CLR National Title and Appraisal

Property Address: 1221 Castleman Drive, Cedar Hill, TX 75104

We the undersigned, Seller and Buyer in the above referenced transaction, do hereby acknowledge that since the exact figures for taxes are unknown at this time, you have prorated taxes for the year based on the following estimates or prior year's taxes.

County: \$5,041.26


We hereby consent to the taxes being prorated on the above amounts and understand that neither you, the Lender, nor the real estate agent(s) are responsible for any future adjustments we agree to make between ourselves based on the actual taxes when rendered.

If the above taxes have an Over-65 Exemption, the parties acknowledge that Seller has the right to remove the exemption for the current tax year and apply it to other property. Seller represents that Seller has not elected to remove said exemption. If Seller does remove the Over-65 Exemption, Seller agrees to immediately pay Buyer the pro-rated portion of any tax increase.


The Buyers are aware that it is their responsibility to notify the taxing authorities of the change of ownership and apply for any tax exemption in the nature of homestead, agricultural use or otherwise.

Agreed and Accepted: **20th day of January, 2021**

Shmuel Arditi, as to an undivided 1% interest and Shmuel Arditi and Nataliya Arditi, Trustees of The Arditi Family Trust, dated December 20, 2000, as to an undivided 00% interest,

BORROWER_SIGNATURE#1#1
By: 

Shmuel Arditi, Individually and as Trustee of The Arditi Family Trust, dated December 20, 2000

BORROWER_SIGNATURE#2#1
By: 

Nataliya Arditi, as Trustee of The Arditi Family Trust, dated December 20, 2000

Seller

Byron H Stanley

SIGN_DATE_SHORT#1#1


Date

SIGN_DATE_SHORT#2#1


Date

SIGN_DATE_SHORT#3#1


Date

LEGAL REPRESENTATION DISCLOSURE AGREEMENT

Property: 1221 Castleman Drive, Cedar Hill, Texas 75104-7327

Legal instruments and other loan documents, if any, in connection with this loan and real property transaction (the “Transaction”) have been prepared at the request of the title company by the law firm of Robertson, Anschutz, Vettters. As a part of the contractual obligation to pay the reasonable expenses in connection with the consummation of the sale and conveyance of the real property (the “Property”), the Buyer/Borrower agrees to pay the legal fees charged for the preparation of legal instruments and loan documents at closing. The Borrower acknowledges that the fees charged by Robertson, Anschutz, Vettters as set out in the law firm’s invoice, are based on the standard fees charged for the preparation of closing documents for similar real estate transactions. The Buyer/Borrower further acknowledges that Robertson, Anschutz, Vettters has not, in any manner, undertaken to assist or render legal advice with respect to the Loan and/or the purchase of the Property, or with respect to any of the documents or instruments being executed in connection with those transactions. By signing below, the Buyer/Borrower acknowledges that they are aware that they may consult independent counsel or hire an attorney to represent then and advise them regarding this transaction and is consequences to them. The Buyer/Borrower has not been charged any fee for preparation of any federal disclosures such as the Truth in Lending Statement.

If Robertson, Anschutz, Vettters has prepared a warranty deed with respect to the Property, at the expense of the Seller, it is for the purpose of assuring the Lender that a proper vendor’s lien has been retained and transferred therein to the Lender; and/or if Robertson, Anschutz, Vettters has prepared other instruments at the expense of the Seller in connection with his transaction, the Seller acknowledges that all instruments have been prepared by Robertson, Anschutz, Vettters based on information provided to Robertson, Anschutz, Vettters by the closing agent either directly or through the Lender, that Robertson, Anschutz, Vettters has not undertaken, an any manner, to assist or render legal advice to the Seller with respect to this transaction, and that Robertson, Anschutz, Vettters makes no representations to the Seller that it has undertaken any independent effort to verify the information provided to Robertson, Anschutz, Vettters and utilized for the preparation of the warranty deed or other instruments. Seller is further advised to consult its own legal counsel before signing the warranty deed. Additionally, by signing below you acknowledge you are aware that you are free to hire a lawyer or attorney to represent you and advise you regarding this transaction, to review all of the writings pertaining to this transaction and their consequences for you.

Robertson, Anschutz, Vettters prepared the various legal instruments and loan documents, if any, in connection with this transaction by signing below you are acknowledging that Robertson, Anschutz, Vettters has not represented you or given you any legal advice concerning the acquisition or sale of the Property, the legal instruments, or loan documents executed in connection with the transaction, or the closing of the transaction itself.

By signing below you acknowledge you are aware you must pay at the time of closing or on demand the legal fees of Robertson, Anschutz, Vettters as you may have agreed to pay in the earnest money contract or any other documents you may have signed. The charges for the services of Robertson, Anschutz, Vettters are set forth on the closing statement or settlement furnished by the title company. Furthermore, you acknowledge to Robertson, Anschutz, Vettters that you have received a copy of this disclosure, you have read all of the above statements, you understand them, and you acknowledge that what has been stated in this disclosure is accurate and truthful. Both parties to this transaction acknowledge that Robertson, Anschutz, Vettters does not represent either party in this transaction, whether or not Robertson, Anschutz, Vettters has represented or may be representing any of the undersigned in any other transaction.

SIGNED THIS DAY OF , 2021.

BORROWER_SIGNATURE#1#1

Shmuel Arditi, Individually and as Trustee of
The Arditi Family Trust, dated December 20, 2000

Byron H. Stanley

BORROWER_SIGNATURE#2#1

Nataliya Arditi, Individually and as Trustee of
The Arditi Family Trust, dated December 20, 2000

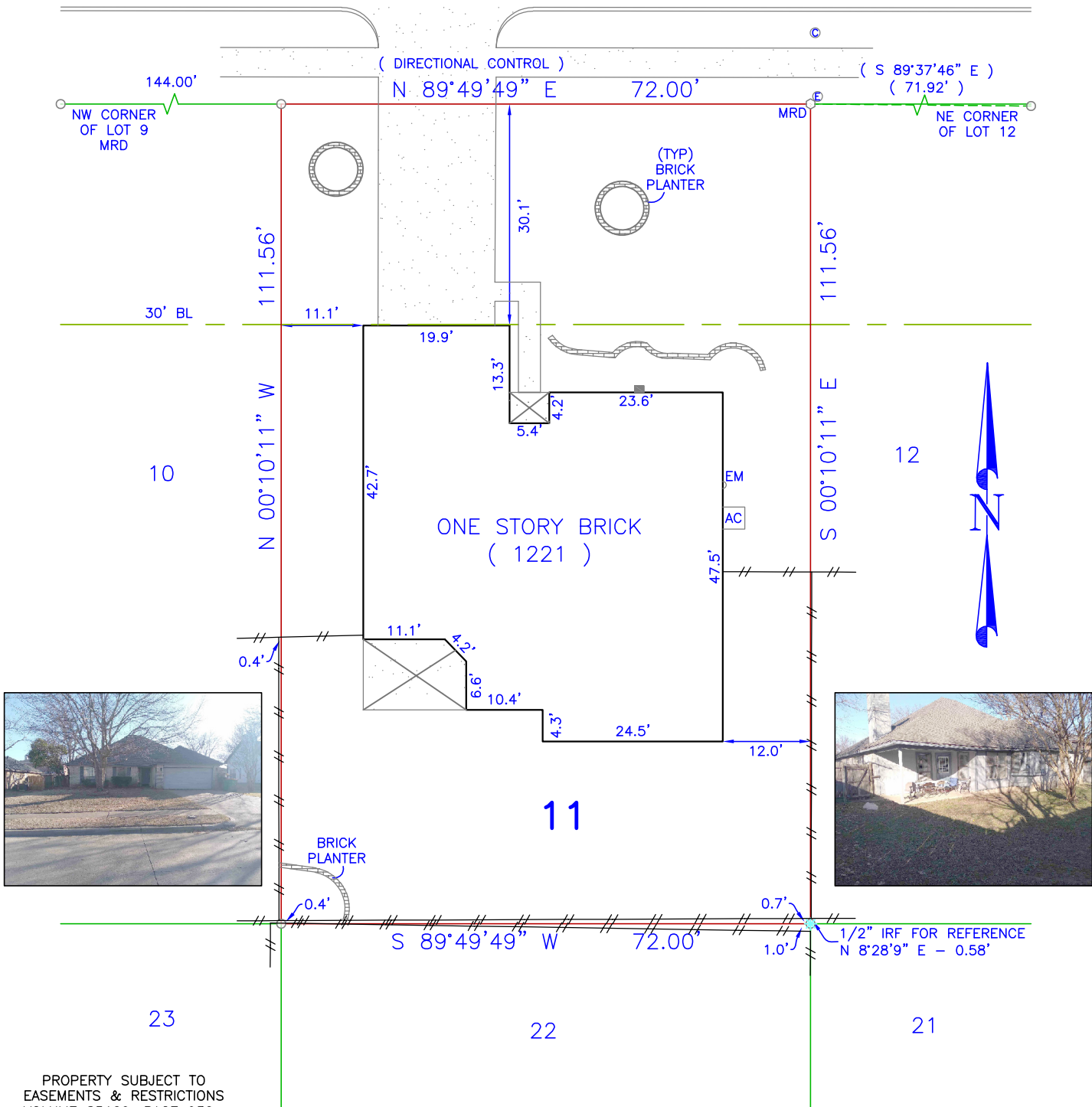


TITLE SURVEY



BRIAN S. RHODES Registered Professional Land Surveyor (972) 475-8940
This is to certify that I have, this date, made a careful and accurate survey on the ground of property located at No. 1221 CASTLEMAN DRIVE, in the city of CEDAR HILL Texas.
Lot No. 11, Block No. G
of SPRINGFIELD ADDITION, an addition in the city of CEDAR HILL, DALLAS COUNTY Texas according to the PLAT THEREOF RECORDED in VOLUME 86045 at PAGE 2965 of the MAP records of DALLAS COUNTY, TEXAS.

CASTLEMAN DRIVE



PROPERTY SUBJECT TO
EASEMENTS & RESTRICTIONS
VOLUME 85109, PAGE 930,
VOLUME 85121, PAGE 4694

ACCEPTED BY: _____



NATIONAL TITLE and APPRAISAL

1529 E. I-30, STE. 106 - GARLAND, TX 75043 - FIRM REGISTRATION NO. 10194052
The plat hereon is true, correct, and accurate representation of the property as determined by survey, the lines and dimensions of said property being as indicated by the plat: the size, location and type of building and improvements are as shown, all improvements being within the boundaries of the property, set back from property lines the distance indicated, or visible and apparent easements. TITLE AND ABSTRACTING WORK FURNISHED BY CLR NATIONAL TITLE & APPRAISAL THERE ARE NO ENCROACHMENTS, CONFLICTS, OR PROTRUSIONS, EXCEPT AS SHOWN.

Scale: 1" = 20'
Date: 01/14/2021
G. F. No.: 20-110368
Job no.: 108466
Drawn by: TG

USE OF THIS SURVEY FOR ANY OTHER PURPOSE OR OTHER PARTIES SHALL BE AT THEIR RISK AND UNDERSIGNED IS NOT RESPONSIBLE TO OTHER FOR ANY LOSS RESULTING THEREFROM.
THIS SURVEY WAS PERFORMED EXCLUSIVELY FOR CLR NATIONAL TITLE & APPRAISAL

LEGEND	
WOOD FENCE	TEXT
CHAIN LINK	IMPROVEMENTS
IRON FENCE	BOUNDARY LINE
WIRE FENCE	EASEMENT SETBACK
	RESIDENCE/BUILDING
MRD - MONUMENTS OF RECORD DIGNITY	
1/2" IRON ROD FOUND	
1/2" YELLOW-CAPPED IRON ROD SET	
FOUND 'X'	
5/8" YELLOW-CAPPED IRON ROD FOUND	
POINT FOR CORNER	
CABLE	GUY-WIRE
CLEAN OUT	ELECTRIC
GAS METER	POWER POLE
FIRE HYDRANT	TELEPHONE
LIGHT POLE	WATER METER
MANHOLE	WATER VALVE
(UNLESS OTHERWISE NOTED)	

