

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		