

# Chicago Title of Texas, LLC

23541 Westheimer Parkway, Suite 240, Katy, TX 77494

Phone: (281)398-3036 | Fax: (281)392-3052

## MASTER STATEMENT

**Settlement Date:** March 9, 2020  
**Disbursement Date:** March 9, 2020  
**Borrower:** Rihana Mohamedaman

**Escrow Number:** CTT20717377  
**Escrow Officer:** Dionne Blunt

**Seller:** Real Estate Solid Solutions, LLC  
4227 La Terre De Vin Court  
Katy, TX 77449  
**Property:** 4227 La Terre De Vin Court  
Katy, TX 77449  
Lot(s): 47 Block: 2 Section: 1  
**Lender:** Guidance Residential, LLC  
11107 Sunset Hills Rd., Suite 200  
Reston, VA 20190  
**Loan Number:** 10000052402

We hereby certify this instrument to be a true and correct copy of the original.  
CHICAGO TITLE

BY: \_\_\_\_\_

SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
<b>FINANCIAL CONSIDERATION</b>			
	203,000.00	Sale Price of Property	203,000.00
		Deposit or earnest money	2,000.00
		Loan Amount	113,000.00
<b>PRORATIONS/ADJUSTMENTS</b>			
	523.40	HOA Prorations / Credit Seller Annually at \$645.00 03/10/20-12/31/20	523.40
966.29		County Taxes at \$5,125.54 01/01/20-03/10/20	966.29
<b>COMMISSIONS</b>			
6,090.00		Listing Agent Commission to Champions Real Estate Group, LLC \$203,000.00 @ 3.0000% = \$6,090.00 - Champions Real Estate Group, LLC	
6,090.00		Selling Agent Commission to USA Asset Group, Inc \$203,000.00 @ 3.0000% = \$6,090.00 - USA Asset Group, Inc	
<b>NEW LOAN CHARGES - Guidance Residential, LLC</b>			
<b>Total Loan Charges: \$4,730.07</b>			
		% of Loan Amount (Points) to Guidance Residential, LLC	670.09
		Loan Fees to Guidance Residential, LLC	465.00
		Loan Fees to Guidance Residential, LLC	390.00
		Loan Fees to Guidance Residential, LLC	340.00
		Loan Fees to Guidance Residential, LLC \$775.00 paid outside closing by Borrower	175.00
		Doc Prep Fee to Guidance Residential, LLC	400.00
		Loan Fees to Guidance Residential, LLC	12.50
		Loan Fees to Guidance Residential, LLC	80.00
		Prepaid Interest to Guidance Residential, LLC \$12.56 per day from 03/09/20 to 04/01/20 Guidance Residential, LLC	288.78
		Homeowner's Insurance to Guidance Residential, LLC 3.000 Months at \$101.50 per Month	304.50
		Property Taxes to Guidance Residential, LLC 6.000 Months at \$477.95 per Month	2,867.70
		Aggregate Adjustment to Guidance Residential, LLC	913.50
<b>TITLE &amp; ESCROW CHARGES</b>			
		Title - Courier Fee to Chicago Title of Texas, LLC	18.00
3.20		Title - eRecording Fee - FBO CSC e-Recording Services, Inc. to Chicago Title of Texas, LLC	6.40





Closing Disclosure

Closing Information

Date Issued

03/06/2020

Closing Date

03/09/2020

Disbursement Date

03/09/2020

Settlement Agent

Chicago Title of Texas, LLC

File #

CTT20717377

Property

4227 La Terre De Vin Court  
Katy, TX 77449

Sale Price

\$203,000

Transaction Information

Borrower

Rihana Mohamedaman

Seller

We hereby certify this document is a true and correct copy of the original as submitted to the County Clerk of Harris County, Texas.

Real Estate Solid Solutions, LLC

4227 La Terre De Vin Court

Katy, TX 77449

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing

\$203,523.40

01 Sale Price of Property

\$203,000.00

02 Sale Price of Any Personal Property Included in Sale

03 HOA Prorations / Credit Sell

03/10/20-12/31/20

\$523.40

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

\$15,521.73

01 Excess Deposit

02 Closing Costs Paid at Closing (J)

\$13,754.44

03 Existing Loan(s) Assumed or Taken Subject to

04 Payoff of First Mortgage Loan

05 Payoff of Second Mortgage Loan

06 Title Insurance Premium Adjustment

\$801.00

07

08 Seller Credit

09

10

11

12

13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes

15 County Taxes

01/01/20-03/10/20

\$966.29

16 Assessments

17

18

19

CALCULATION

Total Due to Seller at Closing (M)

\$203,523.40

Total Due from Seller at Closing (N)

-\$15,521.73

Cash ☐ From ☒ To Seller

\$188,001.67

Contact Information

REAL ESTATE BROKER (B)

Name

USA Asset Group, Inc

Address

8303 S. W. Freeway, Ste 390  
Houston, TX 77074

TX License ID

Contact

Mohamed Omer

Contact TX License ID

530008

Email

Mahamudomer@hotmail.com

Phone

(713)447-0807

REAL ESTATE BROKER (S)

Name

Champions Real Estate Group, LLC

Address

6117 Richmond Ave. Ste. 120  
Houston, TX 77057

TX License ID

0544462

Contact

Abdelrhani Abdouh

Contact TX License ID

569182

Email

abeabdouh@aol.com

Phone

(713)805-4849

SETTLEMENT AGENT

Name

Chicago Title of Texas, LLC

Address

23541 Westheimer Parkway, Suite 240  
Katy, TX 77494

TX License ID

1877372

Contact

Stacey Oliva

Contact TX License ID

1877854-605042

Email

Stacey.Oliva@ctt.com

Phone

(281)398-3036

Confirm Receipt

Real Estate Solid Solutions, LLC

BY: 

M. Khader

Mahmoud Khader

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
C. Services Borrower Did Shop For		
01		
02 Title - eRecording Fee - FBO CSC e-Recording Services, Inc. to Chicago Title of Texas, LLC	\$3.20	
03		
04		
05		
06		
07		
08		
09		
10		
11 Title - Tax Cert to Chicago Title of Texas, LLC	\$71.00	

Other Costs

<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees	Deed: \$20.00 Mortgage: \$88.00	\$20.00	
02			
<b>F. Prepaids</b>			
01			
02 Mortgage Insurance Premium ( mo.)			
03			
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01			
02 Mortgage Insurance			
03			
04			
05			
06			
07			
08			
<b>H. Other</b>			
01			
02 HOA Transfer Fee to Inframark, LLC		\$50.00	
03 Home Warranty to Old Republic Home Protection		\$405.00	
04 Listing Agent Commission to Champions Real Estate Group, LLC		\$6,090.00	
05 Selling Agent Commission to USA Asset Group, Inc		\$6,090.00	
06 Survey to Precision Surveyors		\$449.24	
07 Title - Owner's Title Insurance to Chicago Title of Texas, LLC		\$574.00	
08 Title - State of Texas Policy Guaranty Fee to Texas Title Insurance Guaranty Association		\$2.00	
09			
10			
<b>J. TOTAL CLOSING COSTS</b>		\$13,754.44	

## Closing Disclosure - Attachment

**Borrower:** Rihana Mohamedaman

**Seller:** Real Estate Solid Solutions, LLC  
4227 La Terre De Vin Court  
Katy, TX 77449

**Settlement Agent:** Chicago Title of Texas, LLC  
23541 Westheimer Parkway, Suite 240  
Katy, TX 77494  
(281)398-3036

**Closing Date:** March 9, 2020

**Disbursement Date:** March 9, 2020

**Property Location:** 4227 La Terre De Vin Court  
Katy, TX 77449

Prorated Items	Proration Date	Amount Prorated	Seller Paid at Closing	Seller Paid Before Closing
<b>Seller's Transactions-Due to Seller at Closing</b>				
M.03	03/09/20	\$645.00	\$523.40	
	HOA Prorations / Credit Seller			
	03/10/20-12/31/20			
	Buyer pays 297 Days of 366, Seller pays 69 Days of 366			
Line M.03 Prorated Item Total:			\$523.40	\$0.00

### Additional Disbursements from Broker's Commissions

Payee	Description
USA Asset Group, Inc	
USA Asset Group, Inc	Selling Agent Commission
Champions Real Estate Group, LLC	
Champions Real Estate Group, LLC	Listing Agent Commission

### Confirm Receipt

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

Real Estate Solid Solutions, LLC

BY: Mahmoud Khader

Mahmoud Khader

3/9/2020

Date

We hereby certify this instrument to be a true and correct copy of the original.  
CHICAGO TITLE

BY: \_\_\_\_\_

GF No.: CTT20717377DB

Contract No.: 10000052402

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER**

**GENERAL WARRANTY DEED**  
WITH VENDOR'S LIEN

THE STATE OF TEXAS

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF HARRIS

THAT REAL ESTATE SOLID SOLUTIONS, LLC, hereinafter referred to as "Grantor," for and in consideration of the sum of Ten And No/100 Dollars (\$10.00) and other good and valuable consideration to Grantor in hand paid by 2004-0000157, LLC, A DELAWARE LIMITED LIABILITY COMPANY, with a mailing address of 11107 Sunset Hills Road, Suite 200, Reston, Virginia 20190, hereinafter referred to as "Co-Owner", and RIHANA MOHAMEDAMAN, A MARRIED PERSON, whose mailing address is 1835 AMBER LANE, CARROLLTON, TEXAS 75007, hereinafter referred to as "Owner", the receipt and sufficiency of which is hereby acknowledged and confessed, and for the further consideration of the execution and delivery by said Co-Owner of one certain Non-Recourse Note in the original principal sum of \$113,000.00, of even date herewith, payable to the order of GUIDANCE RESIDENTIAL, LLC, hereinafter called "Financier," and bearing interest at the rate therein provided; said note containing an attorney's fee clause and acceleration of maturity clause in case of default, and being secured by a Vendor's Lien and Superior Title retained herein in favor of said Grantor and herein assigned to Financier, and also being secured by a Security Instrument and Deed of Trust of even date herewith from Co-Owner to Robert K. Fowler, Trustee, whose mailing address is 10333 Richmond Avenue, Suite 860, Houston, Texas 77042; and

WHEREAS, Financier has, at the special instance and request of Co-Owner, paid to Grantor a portion of the purchase price of the property hereinafter described, as evidenced by the above described Non-Recourse Note, and said Vendor's Lien and Superior Title against said property securing the payment of said Non-Recourse Note are hereby assigned, transferred and delivered without recourse to Financier, Grantor hereby conveying to said Financier the said Superior Title to said property, subrogating said Financier to all rights and remedies of Grantor in the premises by virtue of said liens;

And Grantor has BARGAINED, SOLD, GRANTED AND CONVEYED, and by these presents does BARGAIN, SELL, GRANT AND CONVEY, unto said Co-Owner and Owner the following described real property in undivided interests as they may appear and determined by the terms and provisions of that certain Co-Ownership Agreement between said parties regarding the said property dated MARCH 6, 2020, to-wit:

**LOT 47, BLOCK 2, OF VINEYARD MEADOW, SECTION 1, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN FILM CODE NO. 608126 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS**

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereunto in anywise belonging unto said Co-Owner and Owner, and their respective heirs and assigns, FOREVER. Grantor does hereby bind Grantor and Grantor's heirs, executors, and administrators, TO WARRANT AND FOREVER DEFEND all and singular the said premises unto the said Co-Owner and Owner and their respective heirs and assigns, against every person whomsoever lawfully claiming, or to claim the same, or any part thereof.

The contract between Grantor as the seller and Grantee as the buyer may contain limitations as to warranties; to the extent said contract provides for such limitations to survive this conveyance they shall be deemed incorporated herein by reference. The warranty of title contained in this Deed is hereby expressly excluded from the limitations referenced in this paragraph.



This conveyance is made and accepted subject to all restrictions, covenants, conditions, rights-of-way, assessments, outstanding royalty and mineral reservations and easements, if any, affecting the above described property that are valid, existing and properly of record, as reflected by the records of the County Clerk of the aforesaid County, and subject further to the taxes for the year 2020 and subsequent years.

But it is expressly agreed that the Grantor herein reserves and retains for Grantor and Grantor's heirs and assigns, a Vendor's Lien, as well as the Superior Title, against the above described property, premises and improvements, until the above described Non-Recourse Note and all interest thereon have been fully paid according to the terms thereof, when this Deed shall become absolute, which Vendor's Lien and Superior Title have been assigned, transferred, and delivered without recourse to Financier as set forth herein.

When this Deed is executed by more than one person, or when the GRANTOR or Co-Owner or Owner is more than one person, the instrument shall read as though pertinent verbs, nouns and pronouns were changed to correspond; and when executed by or to a legal entity other than a natural person, the words "heirs, executors and administrators" or "heirs and assigns" shall be construed to mean "successors and assigns." Reference to any gender shall include either gender and, in the case of a legal entity other than a natural person, shall include the neuter gender, all as the case may be.

DATED this 9th day of March, 202020.

REAL ESTATE SOLID SOLUTIONS, LLC

By: M. Khader

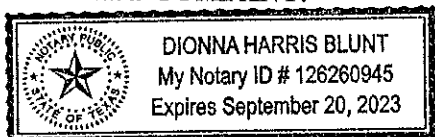
Name: Mahmoud M Khader

Title: Manager

STATE OF TX

COUNTY OF Foard

This instrument was acknowledged before me on the 9th day of March, 2020, by Mahmoud Khader, of REAL ESTATE SOLID SOLUTIONS, LLC, on behalf of said MANAGER LIMITED LIABILITY COMPANY.



[Signature]  
Notary Public

TO BE COMPLETED BY THE NOTARY PUBLIC -- MARK THE APPROPRIATE BOX APPLICABLE TO YOUR NOTARIAL ACKNOWLEDGMENT: ☐ This notarial act was a traditional, in person notarization; or ☐ This notarial act was an online notarization, whereby the person(s) appeared before me by interactive two-way audio and video conference technology that met the online notarization requirements under Subchapter C, Chapter 406, Government Code, and rules adopted under that subchapter.

After Recording Return To:  
RIHANA MOHAMEDAMAN  
1835 AMBER LANE  
CARROLLTON, TEXAS 75007

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

**SPECIAL WARRANTY DEED  
FROM LLC CO-OWNER  
RETAINING SUBORDINATE VENDOR'S LIEN**

THE STATE OF TEXAS

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF HARRIS

THAT, 2004-0000157, LLC, A DELAWARE LIMITED LIABILITY COMPANY, hereinafter referred to as "Grantor" (whether one or more), for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable consideration to Grantor in hand paid by **RIHANA MOHAMEDAMAN, A MARRIED PERSON**, whose mailing address is **1835 AMBER LANE, CARROLLTON, TEXAS 75007**, hereinafter referred to as "Grantee" (whether one or more), the receipt and sufficiency of which, together with the additional consideration set forth below, is hereby acknowledged and confessed, has BARGAINED, SOLD, GRANTED AND CONVEYED, and by these presents does BARGAIN, SELL, GRANT AND CONVEY, unto said Grantee, the following described real property, to wit:

**LOT 47, BLOCK 2, OF VINEYARD MEADOW, SECTION 1, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN FILM CODE NO. 608126 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS**

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereunto in anywise belonging unto said Grantee and Grantee's heirs and assigns, FOREVER. Grantor does hereby bind Grantor and Grantor's heirs, executors, and administrators, TO WARRANT AND FOREVER DEFEND all and singular the said premises unto the said Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming, or to claim the same, or any part thereof, by, through or under Grantor, but not otherwise.

This conveyance is made in the further consideration set forth in that certain agreement by and between Grantee and Grantor of even date herewith securing that portion of the purchase money hereof unpaid to Grantor by Grantee, said unpaid amount being secured by a Vendor's Lien and Superior Title retained herein in favor of Grantor, which said lien is expressly made subordinate and second to the Vendor's Lien and Superior Title retained in that certain other Warranty Deed of even date herewith from **REAL ESTATE SOLID SOLUTIONS, LLC**, to Grantor and Grantee herein and assigned therein to **GUIDANCE RESIDENTIAL, LLC**, as Financier, and the lien retained herein is additionally made subject to the Deed of Trust also of even date securing said Financier.

This conveyance is made subject to, all and singular, the restrictions, mineral reservations, royalties, conditions, easements, and covenants, if any, applicable to and enforceable against the above-described property as reflected by the records of the County Clerk of the aforesaid County.

WHEN this Deed is executed by more than one person, or when the Grantor or Grantee is more than one person, the instrument shall read as though pertinent verbs, nouns and pronouns were changed to correspond; and when executed by or to a legal entity other than a natural person, the words "heirs, executors and administrators" or "heirs and assigns" shall be construed to mean "successors and assigns." Reference to any gender shall include either gender and, in the case of a legal entity other than a natural person, shall include the neuter gender, all as the case may be.

EXECUTED this 6<sup>th</sup> day of March, 2020  
but effective as of MARCH 9, 2020.

2004-0000157, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY

By: GUIDANCE HOLDING CORPORATION,  
MANAGER

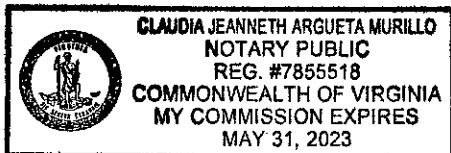
By: [Signature]  
SUHA ELSAYED, EXECUTIVE VICE  
PRESIDENT

THE STATE OF VIRGINIA

COUNTY OF Fairfax

Before me Claudia Jeanneth Argueta Murillo on this day personally  
appeared SUHA ELSAYED, EXECUTIVE VICE PRESIDENT of GUIDANCE HOLDING  
CORPORATION, MANAGER of 2004-0000157, LLC, A DELAWARE LIMITED LIABILITY  
COMPANY, known to me, or proved to me through a driver's license, to be the person whose name is subscribed  
in the foregoing instrument and acknowledged to me that he/she executed the same in the capacity stated and for  
the purposes and consideration therein expressed.

Given under my hand and seal of office this 6<sup>th</sup> day of March, 2020.



Claudia Argueta  
Notary Public, State of VIRGINIA

TO BE COMPLETED BY THE NOTARY PUBLIC -- MARK THE APPROPRIATE BOX APPLICABLE  
TO YOUR NOTARIAL ACKNOWLEDGMENT: ☐ This notarial act was a traditional, in person  
notarization; or ☐ This notarial act was an online notarization, whereby the person(s) appeared before me  
by interactive two-way audio and video conference technology that met the online notarization  
requirements under Subchapter C, Chapter 406, Government Code, and rules adopted under that  
subchapter.

After Recording Return To:  
RIHANA MOHAMEDAMAN  
1835 AMBER LANE  
CARROLLTON, TEXAS 75007

Texas Disclosure

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

Form T-64

<b>Closing Information</b>	<b>Transaction Information</b>
<b>Closing Disclosure</b>	<b>Property Address:</b> 4227 La Terre De Vin Court
<b>Issued Date:</b>	Katy, TX 77449
<b>Closing Date:</b> 3/9/2020	<b>Borrower(s):</b> Rihana Mohamedaman
<b>GF #:</b> CTT20717377	<b>Address(es):</b>
<b>Sales Price:</b> \$203,000	<b>Seller(s):</b> Real Estate Solid Solutions, LLC
<b>Loan Amount:</b> \$113,000	<b>Address(es):</b> 4227 La Terre De Vin Court
	Katy, TX 77449

<b>Lender and Settlement Agent</b>	
<b>Lender:</b> Guidance Residential, LLC	<b>Settlement Agent:</b> Chicago Title of Texas, LLC
<b>Address:</b> 11107 Sunset Hills Rd., Suite 200	<b>Address:</b> 23541 Westheimer Parkway, Suite 240
Reston, VA 20190	Katy, TX 77494

<b>Title Insurance Premiums</b>		
<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>		
<b>Title Agent:</b> Chicago Title of Texas, LLC	<b>Owner's Policy Premium</b> \$ 1,375.00	
	<b>Loan Policy Premium</b> \$ 100.00	
<b>Underwriter:</b> Chicago Title Insurance Company	<b>Endorsements</b> \$ 193.75	
	<b>Other</b> \$ 0.00	
	<b>TOTAL</b> \$ 1,668.75	
Of this total amount: 15% will be paid to the Underwriter; the Title Agent will retain 85%; and the remainder of the premium will be paid to other parties as follows:		
<b>Amount (\$ or %)</b>	<b>To Whom</b>	<b>For Services</b>

Texas Disclosure

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

Form T-64

Fees Paid to Settlement Agent			
Fees Paid to Settlement Agent on the Closing Disclosure include:			
Title - Courier Fee	18.00	Title - eRecording Fee - FBO CSC e-Recording Services, Inc.	9.60
Title - Escrow Fee	450.00	Title - Not Yet Due and Payable Tax Amendment	5.00
Title - State of Texas Policy Guaranty Fee	2.00	Title - T-17 Planned Unit Developmen	25.00
Title - T-19 Restrictions, Encroachments, Minerals Endorsement (Residential Mtg)	50.00	Title - State of Texas Policy Guaranty Fee	2.00
Title - T-30 Amendment of Tax Exception (T-30, T-3 or deletion)	20.00	Title - T-3 Amendment of Survey Exception for T-1R (T-3 or Deletion)	68.75
Title - T-36 Environmental Protection Lien Endorsement	25.00	Title - Tax Cert	71.00

Real Estate Commission Disbursement	
Portions of the Real Estate Commissions disclosed on the Closing Disclosure will be disbursed to:	
Champions Real Estate Group, LLC	
USA Asset Group, Inc	

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
Deed	20.00
Mortgage/Deed of Trust	88.00
Other	20.00
Closing Disclosure Charge Name	Included in Closing Disclosure Charge

Texas Disclosure

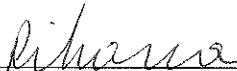
This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Form T-64

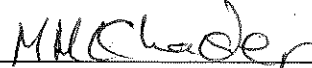
The Closing Disclosure was assembled from the best information available from other sources. The Settlement Agent cannot guarantee the accuracy of that information.

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

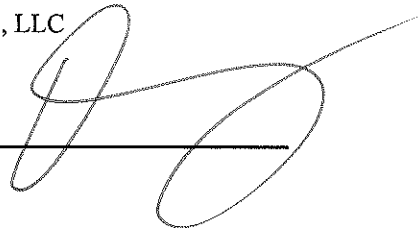
I (We) acknowledge receiving this Texas Disclosure and the Closing Disclosure. I (We) authorize the Settlement Agent to make the expenditures and disbursements on the Closing Disclosure and I (we) approve those payments. If I am (we are) the Borrower(s), I (we) acknowledge receiving the Loan Funds, if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

  
Borrower: Rihana Mohamedaman

Seller: Real Estate Solid Solutions, LLC

BY:   
Mahmoud Khader

Settlement Agent:  
Chicago Title of Texas, LLC

By:   
Escrow Officer

**NOTICE TO PURCHASER**  
(Water Code §49.452)

GF No.: CTH-KT-CTT20717377

"The real property, described below, that you are about to purchase is located in the Harris County MUD #71 District. The district has taxing authority separate from any other taxing authority and may, subject to voter approval, issue an unlimited amount of bonds and levy an unlimited rate of tax in payment of such bonds. As of this date, the rate of taxes levied by the district on real property located in the district is \$0.7900 per \$100 of assessed valuation. If the district has not yet levied taxes, the most recent projected rate of tax, as of this date, is \$0.0000 on each \$100 of assessed valuation. The total amount of bonds, excluding refunding bonds and any bonds or any portion of bonds issues that are payable solely from revenues received or expected to be received under a contract with a governmental entity, approved by the voters and which have been or may, at this date, be issued is \$86,650,000.00, and the aggregate initial principal amounts of all bonds issued for one or more of the specified facilities of the district and payable in whole or in part from property taxes is \$69,695,770.00."

"The district has the authority to adopt and impose a standby fee on property in the district that has water, sanitary sewer, or drainage facilities and services available but not connected and which does not have a house, building, or other improvement located thereon and does not substantially utilize the utility capacity available to the property. The district may exercise the authority without holding an election on the matter. As of this date, the most recent amount of the standby fee is \$0.00. An unpaid standby fee is a personal obligation of the person that owned the property at the time of imposition and is secured by a lien on the property. Any person may request a certificate from the district stating the amount, if any, of unpaid standby fees on a tract of property in the district."

(if applicable, check box below)

- ☐ "The district is located in whole or in part within the corporate boundaries of the City of Katy. The taxpayers of the district are subject to the taxes imposed by the municipality and by the district until the district is dissolved. By law, a district located within the corporate boundaries of a municipality may be dissolved by municipal ordinance without the consent of the district or the voters of the district."
  
- ☐ "The district is located in whole or in part in the extraterritorial jurisdiction of the City of Katy. By law, a district located in the extraterritorial jurisdiction of a municipality may be annexed without the consent of the district or the voters of the district. When a district is annexed, the district is dissolved."

"The purpose of this district is to provide water, sewer, drainage, or flood control facilities and services within the district through the issuance of bonds payable in whole or in part from property taxes. The cost of these utility facilities is not included in the purchase price of your property, and these utility facilities are owned or to be owned by the district. The legal description of the property you are acquiring is as follows."

Lot 47, Block 2, of VINEYARD MEADOW, SECTION 1, a subdivision in Harris County, Texas, according to the map or plat thereof, recorded in Film Code No. 608126 of the Map Records of Harris County, Texas.

Real Estate Solid Solutions, LLC  
BY: Mahmoud Khader  
Mahmoud Khader

3/9/2020  
Date

PURCHASER IS ADVISED THAT THE INFORMATION SHOWN ON THIS FORM IS SUBJECT TO CHANGE BY THE DISTRICT AT ANY TIME. THE DISTRICT ROUTINELY ESTABLISHED TAX RATES DURING THE MONTHS OF SEPTEMBER THROUGH DECEMBER OF EACH YEAR, EFFECTIVE FOR THE YEAR IN WHICH THE TAX RATES ARE APPROVED BY THE DISTRICT. PURCHASER IS ADVISED TO CONTACT THE DISTRICT TO DETERMINE THE STATUS OF ANY CURRENT OR PROPOSED CHANGES TO THE INFORMATION SHOWN ON THIS FORM.



**NOTICE TO PURCHASER**  
(Continued)

"The undersigned purchaser hereby acknowledges receipt of the foregoing notice at or prior to execution of a binding contract for the purchase of the real property described in such notice or at closing of purchase of the real property."

Rihana  
Rihana Mohamedaman

3/9/2020  
Date

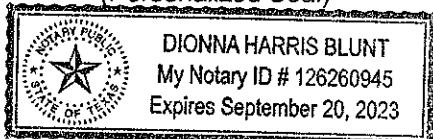
"(Note: Correct district name, tax rate, bond amounts, and legal description are to be placed in the appropriate space.) Except for notices included as an addendum or paragraph of a purchase contract, the notice shall be executed by the seller and purchaser, as indicated. If the district does not propose to provide one or more of the specified facilities and services, the appropriate purpose may be eliminated. If the district has not yet levied taxes, a statement of the district's most recent projected rate of tax is to be placed in the appropriate space. If the district does not have approval from the commission to adopt and impose a standby fee, the second paragraph of the notice may be deleted. For the purposes of the notice form required to be given to the prospective purchaser prior to execution of a binding contract of sale and purchase, a seller and any agent, representative, or person acting on the seller's behalf may modify the notice by substitution of the words 'January 1, \_\_\_\_\_' for the words 'this date' and place the correct calendar year in the appropriate space."

State of Texas

County of Ft. Bend

This instrument was acknowledged before me on March 9, 2020 by Rihana Mohamedaman.

(Personalized Seal)



[Signature]

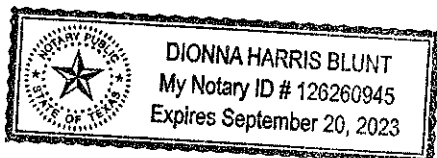
Dionna H. Blunt, Notary Public for the State of Texas  
My Commission Expires: \_\_\_\_\_

State of Texas

County of Ft. Bend

This instrument was acknowledged before me on March 9, 2020 by Mahmoud Khader as \_\_\_\_\_ of Real Estate Solid Solutions, LLC, a corporation, on behalf of said corporation.

(Personalized Seal)



[Signature]

Dionna H. Blunt, Notary Public for the State of Texas  
My Commission Expires: \_\_\_\_\_





## TAX AGREEMENT

**Date:** March 9, 2020  
**GF#:** CTH-KT-CTT20717377  
**Property:** 4227 La Terre De Vin Court, Katy, TX 77449

We, the undersigned, hereby acknowledge that the tax prorations on the above captioned file were based on the most accurate information available at the time of closing.

The Seller(s) acknowledge that they are responsible for all taxes prior to the date of closing. Should it develop at a later date that taxes, other than those collected, are due for prior years, Seller(s) agree to make full settlement to Chicago Title of Texas, LLC, upon notification.

Purchaser recognizes their responsibility for current year taxes. Further, purchaser agrees to contact all taxing authorities to notify them of the change in ownership of subject property to assure proper receipt of future tax notice.

The Appraisal District assesses property values for the current year as of the beginning of the year. Seller(s) assume no responsibility for the assessed value for the current year. It is the purchaser(s) responsibility, should they so desire, to protest such assessed value if the allowed time for such protests have not expired.

It is hereby agreed between the parties that should the actual taxes for the current year differ, all adjustments will be handled directly between the Seller(s) and Purchaser(s).

By the execution hereof, Buyer(s) and Seller(s) acknowledge that: (i) the tax information obtained by Chicago Title of Texas, LLC was procured only for the benefit of Chicago Title of Texas, LLC and only for the purpose of determining the insurability of the property, (ii) that no party other than Chicago Title of Texas, LLC is entitled to rely on such information, and (iii) that the tax information and prorations have been provided to the Buyer(s), Seller(s), and Lender(s) as a courtesy only. Buyer and Seller hereby release Chicago Title of Texas, LLC from all liability and claims for damages resulting from proration of taxes in this transaction.

We agree that Chicago Title of Texas, LLC shall not be held responsible for such tax prorations in any event.

### SELLER(S)

Real Estate Solid Solutions, LLC

BY: M. M. Khader  
Mahmoud Khader

### PURCHASER(S)

Rihana  
Rihana Mohamedaman



**ERRORS AND OMISSIONS AGREEMENT**

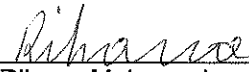
**Date:** March 9, 2020  
**GF#:** CTH-KT-CTT20717377  
**Property:** 4227 La Terre De Vin Court,Katy, TX 77449

I, the undersigned Buyer(s) and/or Seller(s), acknowledge that errors sometimes occur in closing documents and disbursements. Further, I acknowledge that I intend for all documentation and disbursements for this transaction to be accurate.

Accordingly, I agree that I will cooperate in initialing, re-executing and redelivering any closing documents and in correcting any disbursements, charges and credits reflected on the closing statement where such corrective action is deemed necessary or desirable in the reasonable discretion of Chicago Title of Texas, LLC or the lender in this transaction.

If more than one person signs the Agreement, "I" shall mean each person who signs.

**BUYER(S):**

  
 \_\_\_\_\_  
 Rihana Mohamedaman

Forwarding Address or Other Address  
 Where Signatories May Be Reached:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Home Phone Number: \_\_\_\_\_  
 Business Phone Number: \_\_\_\_\_

**SELLER(S):**

Real Estate Solid Solutions, LLC

BY:   
 \_\_\_\_\_  
 Mahmoud Khader

Forwarding Address or Other Address  
 Where Signatories May Be Reached:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Home Phone Number: \_\_\_\_\_  
 Business Phone Number: \_\_\_\_\_

## DEBTS LIENS AND POSSESSION AFFIDAVIT

Date: March 9, 2020  
GF#: CTH-KT-CTT20717377  
Title Company: Chicago Title of Texas, LLC  
(including address) 23541 Westheimer Parkway, Suite 240, Katy, TX 77494  
Underwriter: Chicago Title Insurance Company  
(including address) P.O. Box 45023, Jacksonville, FL 32232-5023  
Seller: Real Estate Solid Solutions, LLC  
Affiant: Mahmoud Khader  
Property: 4227 La Terre De Vin Court, Katy, TX 77449

Affiant on oath swears that the following statements are true:

1. There are no parties occupying, renting, leasing, residing or possessing the Property or any portion thereof, nor is Affiant aware of any parties claiming title to the subject Property or any portion thereof by reason of adverse possession, except the following (if none, insert none below):

N/A

2. There are no unpaid debts for any personal property or fixtures that are located on the Property, and no such items have been purchased on time payment contracts, and there are no security interests on such property secured by financing statements, security agreements, or otherwise, except the following (if none, insert none below):

N/A

3. ☐ There have been no improvements or repairs constructed on the Property within the preceding five (5) months.
- ☐ There have been improvements or repairs constructed on the Property within the preceding five (5) months, but said improvements or repairs have been completed and all labor and materials used in the construction of improvements or repairs on the Property have been fully paid and satisfied, except the following (if none, insert none below):

N/A

4. There are no loans or liens (including federal tax liens, state tax liens and judgment liens), unpaid taxes (ad valorem, state or federal), assessments, and/or homeowners' association dues, or other charges of any kind on or against the Property, except the following (if none, insert none below):

N/A

AFFIANT UNDERSTANDS THAT THE PAYOFF AMOUNT(S) ON LOANS AND LIENS LISTED ABOVE ARE IN ACCORDANCE WITH STATEMENTS GIVEN BY THE SECURED PARTY AND SHOULD THE SECURED PARTY REQUIRE ANY ADDITIONAL AMOUNT IN ORDER TO RELEASE SAID LOANS, AFFIANT (AND OWNER/BORROWER IF OWNER/BORROWER IS AN ENTITY) AGREES TO PAY THAT ADDITIONAL AMOUNT AND HOLD ESCROW AGENT AND ITS UNDERWRITER HARMLESS FROM SUCH ADDITIONAL AMOUNT AND ANY OTHER LIEN NOT SPECIFICALLY REFERENCED ABOVE.

5. There are no paving liens of any kind or character or paving claims outstanding against the Property, and no petitions have been signed for the paving of any street or alley adjoining the Property, and Affiant knows of no petitions being circulated for pavement of the streets, alley or sidewalks adjacent to the Property.
6. There are no lawsuits or claims pending against Owner/Borrower, except the following (if none, insert none below):

N/A



**DEBTS LIENS AND POSSESSION AFFIDAVIT**  
(Continued)

7. Affiant realizes these representations are made to induce the Title Company and its underwriter to insure the title to the subject Property and that the Title Company and its underwriter are relying upon the truth of said statements. In consideration thereof, Affiant/Owner/Borrower hereby agrees to indemnify and hold harmless Title Company and its underwriter, their successors and assigns, from any claims, costs, damages, causes of action, expenses and attorney fees in any way arising from the inaccuracy of the above representations. Affiant further recognizes that any false or fraudulent representations knowingly made in this Affidavit may subject Affiant/Owner/Borrower to criminal liability.
8. For the purposes of this affidavit, where the context requires: (i) the singular shall include the plural; (ii) the plural shall include the singular; and (iii) the use of any gender shall include all genders.

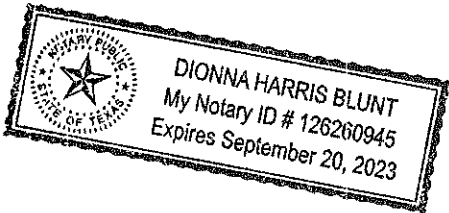
Real Estate Solid Solutions, LLC

BY: MM Khader  
Mahmoud Khader

State of Texas  
County of Ft. Bend

Sworn to and subscribed before me on March 9, 2020 by Mahmoud Khader as \_\_\_\_\_ of  
Real Estate Solid Solutions, LLC, a corporation, on behalf of said corporation  
(Personalized Seal)

[Signature]  
Notary Public's Signature





Chicago Title of Texas, LLC  
3700 Buffalo Speedway, Suite 400  
Houston, TX 77098  
Phone (713)659-1411

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**  
(Exhibit D in 24 CFR §3500)

**Date:** March 9, 2020  
**To:** Real Estate Solid Solutions, LLC  
**Property:** 4227 La Terre De Vin Court, Katy, TX 77449

This is to give you notice that Chicago Title of Texas, LLC, a subsidiary of Fidelity National Financial, Inc. has a business relationship with the settlement service providers listed below to which you have been referred. Each of the companies listed below is One-Hundred Percent (100%) owned directly or indirectly by Fidelity National Financial, Inc. Because of this relationship, this referral may provide Chicago Title of Texas, LLC with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the consummation of the transaction involving the above referenced property.

<b>Settlement Service Provider:</b>	<b>Type of Settlement Provided:</b>	<b>Range of Charges:</b>
National TaxNet	Tax Information	\$50 to \$100 including sales tax and \$5 for each additional parcel over 3 parcels

There are frequently other settlement service providers available who offer similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services.

**Acknowledgment**

I/We have read this disclosure form and understand that Chicago Title of Texas, LLC is referring me/us to purchase the above described settlement services and may receive a financial or other benefit as the result of this referral.

IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

Real Estate Solid Solutions, LLC

BY: M. Khader  
Mahmoud Khader

3/9/2020  
Date



DISBURSEMENT AUTHORIZATION

Date: March 9, 2020  
GF#: CTH-KT- CTT20717377  
Title Company: Chicago Title of Texas, LLC  
Seller: Real Estate Solid Solutions, LLC  
Purchaser: Rihana Mohamedaman  
Lender: Guidance Residential, LLC

I/We hereby authorize and direct Escrow Agent to disburse the proceeds of sale in connection with the Property at 4227 La Terre De Vin Court, Katy, TX 77449 as follows:

\*\*Split funds as follows:

Please disburse the proceeds for the above referenced file as follows:

- ☐ Wire proceeds to bank account (your bank may deduct an incoming wire transfer fee)  
The undersigned Customer hereby authorizes and directs Chicago Title of Texas, LLC to transfer funds by wire to the Receiving Bank and Account below. Customer warrants that the information provided in this Authorization is complete and accurate.

BANK NAME: see attached

ACCOUNT NAME: Real Estate Solid Solutions, LLC

ABA NO.: \_\_\_\_\_

ACCOUNT NO.: \_\_\_\_\_

RECEIVED IN PERSON FROM: \_\_\_\_\_

BY (employee): [Signature] DATE: 3/9/2020 TIME: \_\_\_\_\_

- ☐ Check(s)  
Select Delivery Method:  
☐ Call for Pick Up: \_\_\_\_\_  
☐ Mail to: \_\_\_\_\_  
☐ Overnight to: \_\_\_\_\_ (No PO Boxes)

- ☐ Transfer my proceeds to GF # \_\_\_\_\_ with the following Title Company: \_\_\_\_\_

Provided that the funds are wire transferred in accordance with these instructions, Chicago Title of Texas, LLC shall not be liable for any act or omission of any financial institution or any other person, nor shall Chicago Title of Texas, LLC have any liability for loss of funds or interest thereon. In no event will damages exceed interest at a rate equal to Federal Funds rate, adjusted daily, for the number of days that such funds are unavailable. The undersigned shall indemnify and hold harmless Chicago Title of Texas, LLC its successors or assigns, from any loss, liability and cost incurred as a result of any incorrect information supplied.



**DISBURSEMENT AUTHORIZATION**  
(continued)

I/We hereby indemnify and hold harmless Title Company and its underwriter and their agents and representatives from all loss or damage they may sustain in connection with Title Company's good faith performance of these disbursement instructions and does hereby release and waive any claims Seller may have against Title Company and its underwriter or their agents or representatives, which may result from Title Company's good faith performance of said disbursement instructions.

Real Estate Solid Solutions, LLC

BY: Mikhael Khader  
Mahmoud Khader

3/9/2020  
Date



RESS

Bank of America

Title on account: Real Estate Solid Solutions LLC

Account number: 4830 7540 7624

ACH Routing Number (From inside USA): 021000322

Swift code (From outside USA): BOFAUS3N

Bank address: Bank of America, N.A., 222 Broadway, New York, NY 10038

Business address: 285 Avenue C, Apt. 1C, New York, NY 10009



Chicago Title of Texas, LLC

Proceeds from Real Estate Transactions as required by the Internal Revenue Service

You are required by law to provide Chicago Title of Texas, LLC with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

Branch Address  
23541 Westheimer Parkway, Suite 240  
Katy, TX 77494

Substitute Form 1099-S

This is important tax information and is being furnished to the Internal Revenue Service, as required by section 1521 of the Tax Reform Act of 1986. If you are required to file a return, a negligence penalty or other sanction will be imposed if this income is taxable and the IRS determines that it has not been reported.

GF#: CTH-KT-CTT20717377

Date of closing: March 9, 2020

PROPERTY ADDRESS OR LEGAL DESCRIPTION

4227 La Terre De Vin Court, Katy, TX 77449

Assessor's Parcel Number (APN) -

PROCEEDS FOR THIS SALE WENT TO: (MULTIPLE SELLERS - Use one form for each seller. Treat husband and wife as one seller (filing joint tax returns) unless requested otherwise, then separate forms must be used.)

1. Real Estate Solid Solutions, LLC 83-0644270

Sellers Name (First, MI, Last or Entity Name)
2. \_\_\_\_\_

Spouse or Personal Representative
- Federal Tax ID# for this seller

(List only the Tax ID# for the seller listed on Line 1, spouse Tax ID# not required. Executor/Trustee should not list their name as the seller unless they are going to report the proceeds on their personal income tax return. Disregarded entities should provide the name and Tax ID# of the responsible person/entity.)

TOTAL CONSIDERATION

- \$ \_\_\_\_\_

Total Consideration
- \$ \_\_\_\_\_

% Percentage of ownership for this seller
- \$ \_\_\_\_\_

GROSS Allocated Proceeds

(Total consideration multiplied by percentage of ownership)
- ☐ Exchange (If checked)
- \$ \_\_\_\_\_

Tax Credit to Seller (Real property tax credits to seller contained in the 400 series of the HUD-1 or comparable closing statement form.)

MAILING ADDRESS:

- 7619 Trailing Oaks Dr.

Spring, TX 77379
- ☐ Check here if the address is outside of the U.S.A.

☐ Check here if you are a foreign person per IRS regulations (nonresident alien, foreign partnership, foreign estate, or foreign trust). Do not sign below.

Under penalties of perjury, I certify that I am a U.S. person or U.S. resident alien and the number shown on this statement is my correct taxpayer identification number.

MMKhadev

Transferor's Signature

3/9/2020

Date

Retain for 4 years

