

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: November 12, 2020
Disbursement Date: November 12, 2020
Borrower: Karen Bates

Escrow Number: CTT20731899
Escrow Officer: Dionne Blunt

Seller: Real Estate Ideal Solutions LLC
4430 S Vineyard Meadow Lane
Katy, TX 77449

Property: 4430 S Vineyard Meadow Lane
Katy, TX 77449
Lot(s): 10 Block: 2 VINEYARD MEADOW Section: 7 Parcel ID(s):

Lender: JPMorgan Chase Bank, N.A.
3415 Vision Drive
Columbus, OH 43219
Loan Number: 1395347419

We hereby certify this instrument to be a true and correct copy of the original.
CHICAGO TITLE INSURANCE COMPANY
BY: _____

SELLER			BORROWER		
\$	DEBITS	\$ CREDITS	\$	DEBITS	\$ CREDITS
FINANCIAL CONSIDERATION					
	259,000.00	Sale Price of Property	259,000.00		
		Deposit or earnest money			2,590.00
		Loan Amount			207,200.00
PRORATIONS/ADJUSTMENTS					
	86.35	HOA Assessment Annually at \$645.00 11/13/20-12/31/20	86.35		
700.00		Seller Credit			700.00
5,212.35		All Property Taxes at \$6,018.05 01/01/20-11/13/20			5,212.35
COMMISSIONS					
7,770.00		Commission - Listing Agent to Champions Real Estate Group, LLC \$259,000.00 @ 3.0000% = \$7,770.00 - Champions Real Estate Group, LLC			
7,770.00		Commission - Selling Agent to Realty Associates \$259,000.00 @ 3.0000% = \$7,770.00 - Marcia Logan (Realty Associates) - Realty Associates			
NEW LOAN CHARGES - JPMorgan Chase Bank, N.A.					
		Total Loan Charges: \$9,231.32			
		% of Loan Amount (Points) to JPMorgan Chase Bank, N.A.	288.01		
		Processing Fee to JPMorgan Chase Bank, N.A.	1,150.00		
		Tax Service Fee to JPMorgan Chase Bank, N.A.	87.00		
		Appraisal Fee to JPMorgan Chase Bank, N.A. \$500.00 paid outside closing by Borrower	135.00		
		Credit Report to JPMorgan Chase Bank, N.A.	22.44		
		Flood Determination to JPMorgan Chase Bank, N.A.	6.00		
		Flood Life of Loan to JPMorgan Chase Bank, N.A.	5.00		
		Prepaid Interest to JPMorgan Chase Bank, N.A. \$17.03 per day from 11/12/20 to 12/01/20 JPMorgan Chase Bank, N.A.	323.57		
		Homeowner's Insurance to JPMorgan Chase Bank, N.A. 3.000 Months at \$96.58 per Month	289.74		
		Property Taxes to JPMorgan Chase Bank, N.A. 14.000 Months at \$501.50 per Month	7,021.00		
		Aggregate Adjustment to JPMorgan Chase Bank, N.A.			96.44
TITLE & ESCROW CHARGES					
3.20		Title - eRecording Fee - FBO CSC e-Recording			

SELLER		BORROWER	
\$	DEBITS	\$	CREDITS
			TITLE & ESCROW CHARGES
			Services, Inc. to Chicago Title of Texas, LLC
		650.00	Title - Escrow Fee to Chicago Title of Texas, LLC
		100.00	Title - Lender's Title Insurance to Chicago Title of Texas, LLC
		5.00	Not Yet Due and Payable Tax Amendment to Chicago Title of Texas, LLC
		2.00	Title - State of Texas Policy Guaranty Fee to Texas Title Insurance Guaranty Association
		25.00	T-17 Planned Unit Development to Chicago Title of Texas, LLC
		69.85	T-19 Restrictions, Encroachments, Minerals Endorsement (Residential Mtg) - 2014 to Chicago Title of Texas, LLC
		20.00	T-30 Amendment of Tax Exception (T-30, T-3 or deletion) to Chicago Title of Texas, LLC
		25.00	T-36 Environmental Protection Lien Endorsement to Chicago Title of Texas, LLC
71.00			Title - Tax Cert to Chicago Title of Texas, LLC
1,670.00			Title - Owner's Title Insurance to Chicago Title of Texas, LLC
2.00			Title - State of Texas Policy Guaranty Fee to Texas Title Insurance Guaranty Association
			Policies to be issued:
			Owners Policy
			Coverage: \$259,000.00 Premium: \$1,670.00
			Version: Texas Residential Owner Policy of Title Insurance One-To-Four Family Residences (T-1R) - 2014
			Loan Policy
			Coverage: \$207,200.00 Premium: \$100.00
			Version: Loan Policy of Title Insurance (T-2) - 2014
			GOVERNMENT CHARGES
26.00			Recording Fees (\$26.00) to Chicago Title of Texas, LLC
			HOA CHARGES
		300.00	HOA - Transfer Fee to Inframark, LLC
1,188.80			HOA Balance Due to Vineyard Meadow Residential Community, Inc.
		645.00	HOA Cap Fee to Vineyard Meadow Residential Community, Inc.
			MISCELLANEOUS CHARGES
150.00		150.00	Attorney Doc Review to Polunsky Beitel Green, LLP
		1,159.00	Homeowner's Insurance Premium to Lonestar Integra Insurance Services
535.00			Home Warranty to Old Republic Home Protection
4,044.00			Reimbursement of Broker Bills to Abdelrhani Abdouh
433.00		0.00	Survey to Pro-Surv
29,575.35	259,086.35	271,564.96	Subtotals
			Balance Due FROM Borrower
		55,766.17	
229,511.00			Balance Due TO Seller
259,086.35	259,086.35	271,564.96	TOTALS

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. Any real estate agent or lender involved may be furnished a copy of this Statement. Borrower and Seller understand that tax and insurance prorations and reserves were based on figures for the preceding year or supplied by others or estimates for current year, and in the event of any change for current year, all necessary adjustments must be made between Borrower and Seller direct. The undersigned hereby authorizes Chicago Title of Texas, LLC to make expenditures and disbursements as shown and approves same for payment. The undersigned also acknowledges receipt of Loan Funds, if applicable, in the amount shown above and a receipt of a copy of this Statement. 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 Chicago Title of Texas, LLC 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:

Real Estate Ideal Solutions LLC

BY: M Khadar
Mahmoud Khadar

BORROWER:

Karen Bates
Karen Bates

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.

Chicago Title of Texas, LLC
Settlement Agent

Closing Disclosure

Closing Information

Date Issued 11/11/2020
Closing Date 11/12/2020
Disbursement Date 11/12/2020
Settlement Agent Chicago Title of Texas, LLC
File # CTT20731899
Property 4430 S Vineyard Meadow Lane
Katy, TX 77449

Sale Price \$259,000

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$259,086.35
01 Sale Price of Property	\$259,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 HOA Assessment 11/13/20-12/31/20	\$86.35
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	\$29,575.35
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$22,366.00
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	\$1,297.00
07	
08 Option Fee Paid to Seller per Contract	
09 Seller Paid Closing Costs per Contract/Amendment	
10 Seller Credit	\$700.00
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 All Property Taxes 01/01/20-11/13/20	\$5,212.35
16 Assessments	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$259,086.35
Total Due from Seller at Closing (N)	-\$29,575.35
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$229,511.00

Transaction Information

Borrower: Karen Bates
Seller Real Estate Ideal Solutions LLC
4430 S Vineyard Meadow Lane
Katy, TX 77449

Contact Information

REAL ESTATE BROKER (B)

Name	Realty Associates
Address	1223 Antoine Houston, TX 77055
TX License ID	9004720
Contact	Marcia Logan
Contact TX License ID	
Email	mlogan4realestate@gmail.com
Phone	

REAL ESTATE BROKER (S)

Name	Champions Real Estate Group, LLC
Address	6117 Richmond Avenue Suite 120 Houston, TX 77057
TX License ID	0544462
Contact	Abdeirhani Abdouh
Contact TX License ID	0569182
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 Ideal Solutions LLC

BY: Mahmoud Khadar
Mahmoud Khadar

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 Attorney Doc Review to Polunsky Beitel Green, LLP	\$150.00	
03		
04		
05		
06		
07		
08		
09		
10		
C. Services Borrower Did Shop For		
01 Title - eRecording Fee - FBO CSC e-Recording Services, Inc. to Chicago Title of Texas, LLC	\$3.20	
02		
03		
04		
05		
06		
07		
08		
09		
10 Title - Tax Cert to Chicago Title of Texas, LLC	\$71.00	
11		

Closing Disclosure - Attachment

Borrower: Karen Bates

Seller: Real Estate Ideal Solutions LLC
4430 S Vineyard Meadow Lane
Katy, TX 77449

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

Closing Date: November 12, 2020

Disbursement Date: November 12, 2020

Property Location: 4430 S Vineyard Meadow Lane
Katy, TX 77449

Prorated Items			Seller	Seller
	Proration	Amount	Paid at	Paid Before
	Date	Prorated	Closing	Closing
Seller's Transactions-Due to Seller at Closing				
M.03	11/12/20	\$645.00	\$86.35	
	HOA Assessment			
	11/13/20-12/31/20			
	Buyer pays 49 Days of 366, Seller pays 317 Days of 366			
Line M.03 Prorated Item Total:			\$86.35	\$0.00

Additional Disbursements from Broker's Commissions	
Payee	Description
Realty Associates Marcia Logan Realty Associates	Commission - Selling Agent
Champions Real Estate Group, LLC Champions Real Estate Group, LLC	Commission - Listing Agent

Confirm Receipt

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

Real Estate Ideal Solutions LLC

BY: Mahmoud Khadar
Mahmoud Khadar

11/12/20
Date

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

BY: _____

GENERAL WARRANTY DEED WITH VENDOR'S LIEN IN FAVOR OF THIRD PARTY
NOTICE OF CONFIDENTIALITY: 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.

THE STATE OF TEXAS

§

§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF HARRIS

§

THAT **REAL ESTATE IDEAL SOLUTIONS, LLC** (hereinafter called "GRANTORS" whether one or more), for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable considerations cash in hand paid by **KAREN BATES, AN UNMARRIED PERSON** whose address is **4430 S VINEYARD MEADOW LN, KATY, TX 77449** (hereinafter called "GRANTEES" whether one or more), the receipt and sufficiency of which are hereby acknowledged and confessed, and the further consideration of the advancement and payment in cash of all or part of the purchase price hereof by Beneficiary at the special instance and request of Grantees under that certain note in the principal sum of **TWO HUNDRED SEVEN THOUSAND TWO HUNDRED AND 00/100 DOLLARS (\$207,200.00)** payable to the order of **J PMORGAN CHASE BANK N.A.** (hereinafter referred to as "BENEFICIARY") of even date herewith, said note bearing interest at the rate therein provided, principal and interest being due and payable in monthly installments as therein set out, and providing for attorney's fees and acceleration of maturity at the rate and in the events therein set forth, which note is secured by the Vendor's Lien herein reserved and is additionally secured by a Deed of Trust of even date herewith, executed by the Grantees herein to **ALLAN B. POLUNSKY**, Trustee, reference to which is hereby made for all purposes; and in consideration of the payment of the sum above mentioned by the Beneficiary above mentioned, Grantors hereby transfer, set over, assign and convey unto said Beneficiary and assigns, the Vendor's Lien and Superior Title herein retained and reserved against the property and premises herein conveyed, in the same manner and to the same extent as if said note had been executed in Grantors' favor and by said Grantors assigned to the Beneficiary without recourse; have GRANTED, SOLD and CONVEYED, and by these presents do GRANT, SELL and CONVEY unto the said Grantees herein, the following described property; together with all improvements thereon, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

TO HAVE AND TO HOLD the above described premises, together with, all and singular, the rights and appurtenances thereto in any wise belonging, unto the said Grantees, their heirs and assigns forever. And Grantors do hereby bind themselves, their heirs, executors and administrators, to warrant and forever defend all and singular, the said premises unto the said Grantees, their heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof. Taxes for the current year have been prorated and are assumed by Grantees. This conveyance is made and accepted subject to any and all validly existing restrictions, mineral reservations and interests, conditions, covenants, easements, and rights of way, if any, applicable to and enforceable against the above described property as now reflected by the records of the County Clerk in said County and State and to any applicable zoning laws or ordinances.

But it is expressly agreed and stipulated that the Vendor's Lien and the Superior Title are retained and reserved in favor of the payee in said note against the above described property, premises and improvements, until said note, and all interest thereon is fully paid according to the face and tenor, effect and reading thereof, when this deed shall become absolute.

When this deed is executed by one person, or when the Grantees is one person, the instrument shall read as though pertinent verbs and pronouns were changed to correspond, and when executed by or to a corporation the words "heirs, executors and administrators" or "heirs and assigns" shall be construed to mean "Successors and assigns".

Executed to be effective as of the 12th day of November, 2020.

REAL ESTATE IDEAL SOLUTIONS, LLC

By: M M Khader
Its: Mahmoud M Khader
Manager

THE STATE OF TX
COUNTY OF Fort Bend

This instrument was acknowledged before me on 11/12/2020, by Mahmoud Khader of
REAL ESTATE IDEAL SOLUTIONS, LLC on behalf of said manager.

[Signature]

Notary Public, State of _____

RETURN TO:
KAREN BATES
4430 S VINEYARD MEADOW LN
KATY, TX 77449

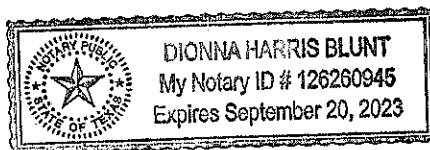


EXHIBIT A

Lot 10, Block 2, VINEYARD MEADOW SECTION 7, a subdivision in Harris County, Texas, according to the Map or Plat thereof recorded under Film Code No. 650289 of the Map Records of Harris County, Texas.



NOTICE TO PURCHASER

(Water Code §49.452)

GF No.: CTH-KT-CTT20731899

"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 10, Block 2, VINEYARD MEADOW SECTION 7, a subdivision in Harris County, Texas, according to the Map or Plat thereof recorded under Film Code No. 650289 of the Map Records of Harris County, Texas.

Real Estate Ideal Solutions LLC

BY: MMKhader
Mahmoud Khadar

11/12/2020
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."

Karen Bates
Karen Bates

11/12/2020
Date

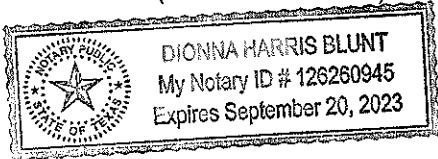
"(Note: Correct district name, tax rate, bond amounts, and legal description are to be placed in the appropriate space.) Except for notices included as an addendum or paragraph of a purchase contract, the notice shall be executed by the seller and purchaser, as indicated. If the district does not propose 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 November 12, 2020 by Karen Bates.

(Personalized Seal)



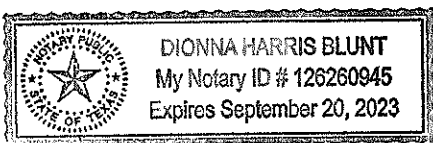
Dionna H. Blunt, Notary Public for the State of Texas
My Commission Expires: _____

State of Texas

County of Ft. Bend

This instrument was acknowledged before me on November 12, 2020 by Mahmoud Khadar as _____ of Real Estate Ideal Solutions LLC, a corporation, on behalf of said corporation.

(Personalized Seal)



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



Texas Disclosure

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

Form T-64

Closing Information	Transaction Information
Closing Disclosure	Property Address: 4430 S Vineyard Meadow Lane
Issued Date: 10/29/2020	Katy, TX 77449
Closing Date: 11/12/2020	Borrower(s): Karen Bates
GF #: CTT20731899	Address(es):
Sales Price: \$259,000	Seller(s): Real Estate Ideal Solutions LLC
Loan Amount: \$207,200	Address(es): 4430 S Vineyard Meadow Lane
	Katy, TX 77449

Lender and Settlement Agent		
Lender: JPMorgan Chase Bank, N.A.	Settlement Agent: Chicago Title of Texas, LLC	
Address: 3415 Vision Drive	Address: 23541 Westheimer Parkway, Suite 240	
Columbus, OH 43219	Katy, TX 77494	

Title Insurance Premiums		
<p>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.</p> <p>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.</p>		
Title Agent: Chicago Title of Texas, LLC	Owner's Policy Premium	\$ 1,670.00
	Loan Policy Premium	\$ 100.00
Underwriter: Chicago Title Insurance Company	Endorsements	\$ 144.85
	Other	\$ 0.00
	TOTAL	\$ 1,914.85
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:		
Amount (\$ or %)	To Whom	For Services

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 - eRecording Fee - FBO CSC e-Recording Services, Inc.	3.20	Title - Escrow Fee	650.00
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) - 2014	69.85
Title - T-30 Amendment of Tax Exception (T-30, T-3 or deletion)	20.00	Title - T-36 Environmental Protection Lien Endorsement	25.00
Title - Tax Cert	71.00	Title - State of Texas Policy Guaranty Fee	2.00

Real Estate Commission Disbursement	
Portions of the Real Estate Commissions disclosed on the Closing Disclosure will be disbursed to:	
Champions Real Estate Group, LLC	
Marcia Logan	
Realty Associates	

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	26.00
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: Karen Bates

Seller: Real Estate Ideal Solutions LLC

BY: 
Mahmoud Khadar

Settlement Agent:
Chicago Title of Texas, LLC

By: 
Escrow Officer

TAX AGREEMENT

Date: November 12, 2020
GF#: CTH-KT-CTT20731899
Property: 4430 S Vineyard Meadow Lane, 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 Ideal Solutions LLC

BY: MMK Khadar
Mahmoud Khadar

PURCHASER(S)

Karen Bates
Karen Bates



ERRORS AND OMISSIONS AGREEMENT

Date: November 12, 2020
GF#: CTH-KT-CTT20731899
Property: 4430 S Vineyard Meadow Lane,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):

Karen Bates
Karen Bates

Forwarding Address or Other Address
Where Signatories May Be Reached:

Home Phone Number: _____
Business Phone Number: _____

SELLER(S):

Real Estate Ideal Solutions LLC
BY: Mahmoud Khadar
Mahmoud Khadar

Forwarding Address or Other Address
Where Signatories May Be Reached:

Home Phone Number: _____
Business Phone Number: _____

DISBURSEMENT AUTHORIZATION

Date: November 12, 2020
GF#: CTH-KT- CTT20731899
Title Company: Chicago Title of Texas, LLC
Seller: Real Estate Ideal Solutions LLC
Purchaser: Karen Bates
Lender: JPMorgan Chase Bank, N.A.

I/We hereby authorize and direct Escrow Agent to disburse the proceeds of sale in connection with the Property at 4430 S Vineyard Meadow Lane, 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: BOA

ACCOUNT NAME: Real Estate Ideal Solutions LLC

ABA NO.: 026009593

ACCOUNT NO.: 13824874383

RECEIVED IN PERSON FROM: _____

BY (employee): [Signature] DATE: 11/12/20 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 Ideal Solutions LLC

BY: Mahmoud Khadar
Mahmoud Khadar

11/12/2020
Date



Instruction to wire transfer

Company name: Real Estate Ideal Solutions

Checking 138126874383
Savings 138126874396
Routing number (wire): 026009593

Blunt, Dionne

From: Mahmoud Khader <mmkhader@isotopehomes.com>
Sent: Tuesday, September 22, 2020 3:03 PM
To: Blunt, Dionne
Subject: Re: Real Estate Ideal Solutions documents FOR 4430 S. VINEYARD MEADOW LN**NEED CORPORATE RESOLUTION FOR LLC*URGENT, 2ND REQUEST

IMPORTANT NOTICE - This message sourced from an external mail server outside of the Company.

Bank of America Plz.
Mahmoud

On Tue, Sep 22, 2020 at 2:53 PM Blunt, Dionne <Dionne.Blunt@ctt.com> wrote:

This message was sent securely using Zix

Hello,

All is well on this end and I hope you and your family are doing well ☺. Thanks for sending over and we'll be sure to upload to our file. Also, I didn't see the bank's name on your wiring instructions, so we'll be sure to provide.

Thanks again and take care!

Thank you for reaching out! As always, you and your safety remains our top priority. Due to the CDC recommended guidelines for COVID-19 prevention, we are experiencing longer than usual delays as well as a higher volume of e-mails and phone calls. Thank you in advance for your patience should you experience a slight delay in response time.

Every day, we are learning more about COVID-19 (coronavirus) and its impact on our communities and businesses. The health and safety of our customers and employees is a common goal and priority for all of us. We recommend that only parties required to sign documents be present for closing.

Dionne H. Blunt

Escrow Officer

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-CTT20731899

Date of closing: November 12, 2020

PROPERTY ADDRESS OR LEGAL DESCRIPTION

4430 S Vineyard Meadow Lane, 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 Ideal Solutions
Sellers Name (First, MI, Last or Entity Name)

843 070834
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.)
2. _____
Spouse or Personal Representative

TOTAL CONSIDERATION

\$ 259,000.00 Total Consideration

100% % Percentage of ownership for this seller

\$ 259,000.00 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.

MM Kleider
Transferor's Signature

11/12/2020
Date

Retain for 4 years

DEBTS LIENS AND POSSESSION AFFIDAVIT

Date: November 12, 2020
GF#: CTH-KT-CTT20731899
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 Ideal Solutions LLC
Affiant: Mahmoud Khadar
Property: 4430 S Vineyard Meadow Lane, Katy, TX 77449

Affiant on oath swears that the following statements are true:

☒ Entity I am the _____ (Title) of Real Estate Ideal Solutions LLC, a Corporation (Type of Entity), the Owner/Borrower. I am over the age of 18 years and I am fully competent to execute this affidavit. I am executing this affidavit as an individual and in my representative capacity on behalf of Owner/Borrower.

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):

NA

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):

NA

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):

NA

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):

NA



DEBTS LIENS AND POSSESSION AFFIDAVIT
(Continued)

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):
-
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 Ideal Solutions LLC

BY: Mahmoud Khadar
Mahmoud Khadar

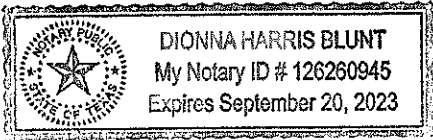
State of Texas

County of Ft. Bend

Sworn to and subscribed before me on November 12, 2020 by Mahmoud Khadar as Manager of Real Estate Ideal 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)966-4012

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

Date: November 12, 2020
To: Real Estate Ideal Solutions LLC
Property: 4430 S Vineyard Meadow Lane, 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.

Settlement Service Provider:	Type of Settlement Provided:	Range of Charges:
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 Ideal Solutions LLC

BY: Mahmoud Khadar
Mahmoud Khadar

11/12/2020
Date



