

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

By \_\_\_\_\_  
Envision Title LLC



**Envision Title Katy, LLC**  
23302 West Fernhurst Drive  
300  
Katy, TX 77494  
(346) 338-9504

Buyer's Closing Statement

Property	20707 Bandrock Terrace Richmond, TX 77407	Escrow Officer	Dionne H. Blunt	Prepared	01/24/2023
		Buyer	Real Estate Ideal Solutions, LLC	Closing	01/26/2023
Escrow #	202747-K		7619 Trailing Oaks Drive Spring, TX 77379	Disbursement Date	01/26/2023

Legal Description

Lot Eleven (11), in Block Two (2), of FIELDSTONE, SECTION SIX (6), a subdivision in Fort Bend County, Texas, according to the map or plat thereof, recorded in Plat No. 20120234, of the Plat Records of Fort Bend County, Texas.

	Debit	Credit
Primary Charges & Credits		
Sales Price of Property	\$275,000.00	
Deposit		\$1,500.00
Prorations/Adjustments		
Assessments (\$715.00 @ \$1.96/day) 01/26/2023 to 01/01/2024	\$664.44	
County Taxes (\$8,814.74 @ \$24.15/day) 01/01/2023 to 01/26/2023		\$627.90
Title Charges		
Owner's Title Policy to Fidelity National Title Insurance Company	\$877.00	
State of Texas Policy Guaranty Fee (Owner's Policy) to Texas Title Insurance Guaranty Association	\$1.00	
Escrow Charges		
Escrow Fee to Envision Title Katy, LLC	\$525.00	
	Debit	Credit
Subtotals	\$277,067.44	\$2,127.90
Due from Buyer		\$274,939.54
Totals	\$277,067.44	\$277,067.44

See signature addendum

# Signature Addendum

Acknowledgement  
We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.  
We/I authorize Envision Title Katy, LLC to cause the funds to be disbursed in accordance with this statement.

Real Estate Ideal Solutions, LLC, a Texas Limited Liability Company  
By: MM Khader 01/25/2023  
Mahmoud M. Khader, Dr., Manager Date

[Signature] 1/24/2023  
Settlement Agent Date

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

By   
Envision Title LLC



Envision Title Katy, LLC

23302 West Fernhurst Drive  
300  
Katy, TX 77494  
(346) 338-9504

Seller's Closing Statement

Property	20707 Bandrock Terrace Richmond, TX 77407	Escrow Officer	Dionne H. Blunt	Prepared	01/25/2023
		Seller	Melissa A. Sisti	Closing	01/26/2023
Escrow #	202747-K			Disbursement Date	01/26/2023

Legal Description

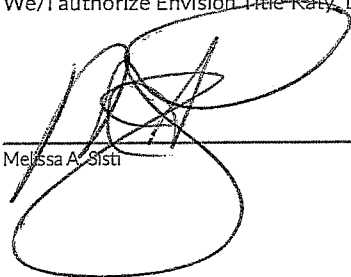
Lot Eleven (11), in Block Two (2), of FIELDSTONE, SECTION SIX (6), a subdivision in Fort Bend County, Texas, according to the map or plat thereof, recorded in Plat No. 20120234, of the Plat Records of Fort Bend County, Texas.

	Debit	Credit
Primary Charges & Credits		
Sales Price of Property		\$275,000.00
Prorations/Adjustments		
Assessments (\$715.00 @ \$1.96/day) 01/26/2023 to 01/01/2024		\$664.44
County Taxes (\$8,814.74 @ \$24.15/day) 01/01/2023 to 01/26/2023	\$627.90	
Payoffs/Payments		
Payoff to Shellpoint Mortgage Servicing	\$259,645.93	
Government Recording and Transfer Charges		
Recording Fee - Deed	\$24.00	
Recording Fee - Deed 2	\$24.00	
Title Charges		
E-Recording Fee to CSC	\$10.66	
Tax Certificate to Black Knight Inc. - Texas	\$85.52	
Owner's Title Policy to Fidelity National Title Insurance Company	\$153.73	
State of Texas Policy Guaranty Fee (Owner's Policy) to Texas Title Insurance Guaranty Association	\$1.00	
Miscellaneous Charges		
Doc Prep - Warranty Deed (2) Deeds to Laird Law Firm	\$250.00	
HOA Payoff to Fieldstone C.A.	\$3,626.70	
HOA Transfer Fee to Crest Management Company	\$215.00	
Invoice for Payback Loan to Abdelrhani Abdouh	\$11,000.00	
	Debit	Credit
Subtotals	\$275,664.44	\$275,664.44
Due to Seller	\$0.00	
Totals	\$275,664.44	\$275,664.44


See signature addendum

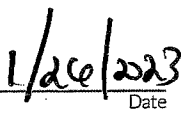
Signature Addendum

Acknowledgement  
We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.  
We/I authorize Envision Title Katy, LLC to cause the funds to be disbursed in accordance with this statement.

  
Melissa A. Sisti

  
Date

  
Settlement Agent

  
Date

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

By Envision Title LLC

### **GENERAL WARRANTY DEED**

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.

THE STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF FORT BEND

§

THAT **MELISSA A. SISTI, UNMARRIED**, 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 the undersigned in hand paid by **REAL ESTATE IDEAL SOLUTIONS, LLC**, whose address is 24207 Mirandolain Richmond, TX 77404, , hereinafter referred to as "Grantee" (whether one or more), the receipt and sufficiency of which is hereby acknowledged and confessed; have GRANTED, SOLD AND CONVEYED, and by these presents do GRANT, SELL AND CONVEY, unto said Grantee, the following described real property owned by Grantor, to-wit:

**Lot Eleven (11), in Block Two (2), of FIELDSTONE, SECTION SIX (6), a subdivision in Fort Bend County, Texas, according to the map or plat thereof, recorded in Plat No. 20120234, of the Plat Records of Fort Bend County, Texas.**

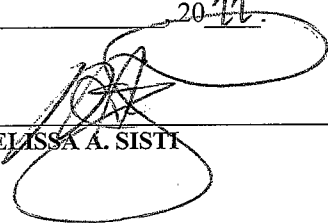
TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereto in anywise belonging, unto the said Grantee, Grantee's heirs and assigns forever; and Grantor does hereby bind Grantor, Grantor's heirs and assigns, to WARRANT AND FOREVER DEFEND, all and singular the said premises unto the said Grantee, Grantee's heirs and assigns, against every person whomsoever lawfully claiming, or to claim the same, or any part thereof.

All taxes assessed against the Property for the current year have been prorated between the parties, and Grantee hereby assumes and agrees to pay such taxes in full.

This Deed is executed, delivered and accepted subject to all and singular any liens securing the payment of any debt created or assumed in connection herewith if such liens are described herein, ad valorem taxes for the current and all subsequent years, subsequent assessments for prior years due to changes in land usage or ownership, zoning ordinances, utility district assessments and standby fees, if any, restrictions, easements, covenants, and conditions applicable to and enforceable against the above described property, mineral and royalty reservations, maintenance fund liens, and any title or rights asserted by anyone, including, but not limited to, persons, corporations, governments or other entities to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or to any land extending from the line of the harbor or bulkhead lines as established or changed by any government or to filled-in lands, or artificial islands, or to riparian rights or other statutory water rights, or the rights or interests of the State of Texas or the public generally in the area extending from the line of mean low tide to the line of vegetation or the right of access thereto, or right of easement along and across the same, if any, applicable to and enforceable against the above described property as shown by the records of the County Clerk of the County in which said real property is located.

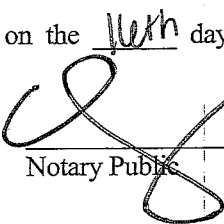
When this Deed is executed by more than one person or when the Grantee is more than one person, the instrument shall read as though pertinent verbs, nouns and pronouns were changed correspondingly, and when executed by or to a legal entity other than a natural person, the words "heirs and assigns" shall 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.

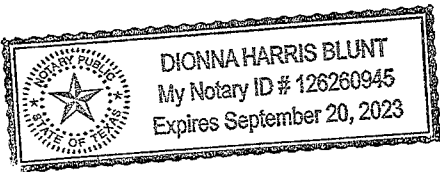
DATED the 16th day of December 2022.

  
\_\_\_\_\_  
MELISSA A. SISTI

THE STATE OF TEXAS §  
COUNTY OF HARRIS §

This instrument was acknowledged before me on the 16th day of December, 2022, by MELISSA A. SISTI.

  
\_\_\_\_\_  
Notary Public



Grantee's Mailing Address and Return Address:  
REAL ESTATE IDEAL SOLUTIONS, LLC

Prepared by:  
The Laird Law Firm, P.C.  
1512 Heights Blvd.  
Houston, Texas 77008



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

By Envision Title LLC

### GENERAL WARRANTY DEED

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.

THE STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF FORT BEND

§

THAT MOHAMED Y. BADRATE, 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 the undersigned in hand paid by MELISSA A. SISTI, whose address is 20707 BARKDALE TERRACE RICHMOND TEXAS 77407, hereinafter referred to as "Grantee" (whether one or more), the receipt and sufficiency of which is hereby acknowledged and confessed; have GRANTED, SOLD AND CONVEYED, and by these presents do GRANT, SELL AND CONVEY, unto said Grantee, ALL OF GRANTOR'S UNDIVIDED INTEREST IN AND TO the following described real property owned by Grantor, to-wit:

**Lot Eleven (11), in Block Two (2), of FIELDSTONE, SECTION SIX (6), a subdivision in Fort Bend County, Texas, according to the map or plat thereof, recorded in Plat No. 20120234, of the Plat Records of Fort Bend County, Texas.**

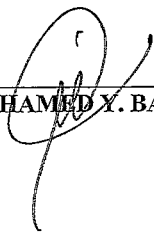
TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereto in anywise belonging, unto the said Grantee, Grantee's heirs and assigns forever; and Grantor does hereby bind Grantor, Grantor's heirs and assigns, to WARRANT AND FOREVER DEFEND, all and singular the said premises unto the said Grantee, Grantee's heirs and assigns, against every person whomsoever lawfully claiming, or to claim the same, or any part thereof.

All taxes assessed against the Property for the current year have been prorated between the parties, and Grantee hereby assumes and agrees to pay such taxes in full.

This Deed is executed, delivered and accepted subject to all and singular any liens securing the payment of any debt created or assumed in connection herewith if such liens are described herein, ad valorem taxes for the current and all subsequent years, subsequent assessments for prior years due to changes in land usage or ownership, zoning ordinances, utility district assessments and standby fees, if any, restrictions, easements, covenants, and conditions applicable to and enforceable against the above described property, mineral and royalty reservations, maintenance fund liens, and any title or rights asserted by anyone, including, but not limited to, persons, corporations, governments or other entities to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or to any land extending from the line of the harbor or bulkhead lines as established or changed by any government or to filled-in lands, or artificial islands, or to riparian rights or other statutory water rights, or the rights or interests of the State of Texas or the public generally in the area extending from the line of mean low tide to the line of vegetation or the right of access thereto, or right of easement along and across the same, if any, applicable to and enforceable against the above described property as shown by the records of the County Clerk of the County in which said real property is located.

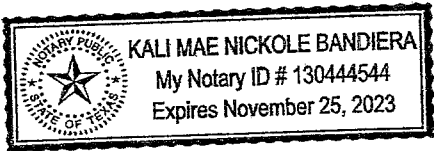
When this Deed is executed by more than one person or when the Grantee is more than one person, the instrument shall read as though pertinent verbs, nouns and pronouns were changed correspondingly, and when executed by or to a legal entity other than a natural person, the words "heirs and assigns" shall 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.

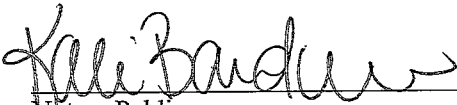
DATED the 8 day of December, 2022.

  
\_\_\_\_\_  
MOHAMED Y. BADRATE

THE STATE OF Texas §  
COUNTY OF Harris §

This instrument was acknowledged before me on the 8<sup>th</sup> day of December, 2022,  
by MOHAMED Y. BADRATE.



  
\_\_\_\_\_  
Notary Public

Grantee's Mailing Address and Return Address:  
MELISSA A. SISTI

Prepared by:  
The Laird Law Firm, P.C.  
1512 Heights Blvd.  
Houston, Texas 77008



CLOSING AFFIDAVIT – SALE

Title Company:	Envision Title, LLC
File No.:	202747-K
Buyer(s)/ Borrower(s):	Real Estate Ideal Solutions, LLC
Seller(s):	Melissa A. Sisti,
Lender:	_____
Property:	20707 Bandrock Terrace

By completing, initialing, and signing this document, each Seller and Buyer acknowledges and understands the disclosures being made by Title Company, Seller and/or Buyer affirm the representations made by them to the Title Company as indicated. Each such disclosure or representation may benefit the Title Company and/or its underwriter. Singular reference to Seller and/or Buyer includes multiple individuals/entities identified above.

**Seller Disclosures and Statements**

**1. USE OF PROPERTY:** Seller has not entered into any oral or written lease (including but not limited to surface or mineral leases), given permission to use, occupy or enter, or otherwise granted any possessory or use rights of any nature with respect to the Property which are presently existing; and there are no parties physically occupying, in possession of, or claiming any right to use any of the Property; except the following:

**2. PRIOR YEAR TAXES PAID:** Seller certifies that all standby fees, taxes, or assessments by any governmental agency for prior years have been paid in full or will pay in escrow. Seller further agrees to reimburse Title Company for any and all unpaid standby fees, taxes or assessments penalties, interest, attorney fees and court costs due to standby fees, taxes or assessments being due and/or unpaid as determined by the Appraisal District(s), other governmental entities and/or tax authorities. Seller agrees to hold harmless Title Company from any claim or loss related to Seller's failure to pay any such amounts.

**3. TAX EXEMPTIONS:** Seller confirms they qualified for the following existing property tax exemptions for the subject property in this transaction (check all that apply):

- ☐ 1) Homestead
- ☐ 2) Over-65
- ☐ 3) Disabled Veteran
- ☐ 4) Agricultural
- ☐ 5) Other:
- ☒ 6) None

In the event any of the above exemptions are subsequently disallowed or removed, resulting in additional taxes, penalties, and/or interest being due for the current and/or any prior years, then Seller agrees to pay such additional taxes, penalties, and/or interest and to hold harmless Title

## CLOSING AFFIDAVIT – SALE

Company from any claim or loss that may arise due to exemptions being subsequently removed or disallowed.

Seller Initial

MS

4. **NON-RESIDENT ALIEN:** Seller IS ( ) IS NOT ( ) a U.S. Citizen or Resident Alien for purposes of United States IRS Reporting. If Seller is a non-resident alien, Seller may be subject to federal withholding pursuant to FIRPTA.

Seller Initial

MS

### Buyer Acknowledgments and Acceptances

5. **WAIVER OF INSPECTION:** Buyer understands and acknowledges that, as previously disclosed in the Commitment; the Owner Title Policy to be issued will contain an exception as to "Rights of Parties in Possession". "Rights of Parties in Possession" shall mean one or more persons who are themselves actually physically occupying the Property or a portion thereof, under a claim of right adverse to the record owner of the Property. Buyer may refuse this exception. If Buyer refuses, Title Company may inspect the property and may charge for the inspection. In addition, Title Company may make additional exceptions for matters revealed by the inspection. By initialing this paragraph, Buyer waives inspection of the Property and accepts the Owner Title Policy with the "Rights of Parties in Possession" exception.

Buyer Initial

MMK

6. **ESCROW RESERVES FOR TAXES TO LENDER:** Buyer understands and acknowledges that the escrow reserve account (if any) being created by the Lender at closing is based on calculations provided by the Lender. In the event the escrow reserve account established by the Lender is insufficient at the end of the year, Buyer acknowledges the Lender may require additional monies to make up the shortage and/or the Lender may adjust the escrow reserve account payment to collect any shortage. Buyer agrees to hold harmless Title Company from any claim or loss that may arise due to Lender established escrow reserve accounts.

7. **RECEIPT OF TITLE COMMITMENT:** Buyer has received and reviewed a copy of the Title Commitment issued in connection with this transaction. Buyer understands and acknowledges that the Commitment is not an opinion or report of title. It is a contract to issue a policy subject to the Commitment's terms and requirements. Buyer understands and acknowledges that the Owner Title Policy will contain the exceptions set forth in Schedule B of the Title Commitment, and any additional exceptions to title resulting from the documents involved in this transaction.

8. **FLOOD ZONE:** Buyer understands and acknowledges that Title Company has not attempted to determine if the Property lies in a special flood hazard area, and Title Company has not made any representation concerning proximity of the Property in relation to any flood-plain or flood hazard area. Buyer is advised that information concerning special flood hazard areas may be available from county or municipal offices, a qualified surveyor or land-engineering company, or a private flood-plain consultant.

9. **TAX RENDITION AND EXEMPTIONS:** Buyer understands and acknowledges that he/she is required by law to "render" the Property for taxation by notifying the Appraisal District(s) of the change in the Property's ownership and of Buyer's proper address for tax billing. Buyer is advised that taxes may have been assessed on the basis of various exemptions obtained by Seller.

## CLOSING AFFIDAVIT – SALE

Buyer acknowledges responsibility to satisfy requirements of the Appraisal District(s) for exemptions to which Buyer may be entitled within the period of time allowed. Buyer agrees to hold harmless Title Company from any claim or loss that may arise due to tax renditions or exemptions.

Buyer Initial

MMK

**10. DISCLOSURE TO BUYER REGARDING INVOLUNTARY LIENS:** Buyer understands and acknowledges that Title Company has NOT performed a search of the real property records with reference to possible federal or state tax liens, abstracts of judgments, or other involuntary liens which may have been filed against the Buyer. Buyer understands that such involuntary liens may affect title or title requirements in the future.

**11. SURVEY MATTERS (Select Option 1 or 2):**

☒ **Option 1- UNSURVEYED PROPERTY:** Buyer understands that a survey of the Property has not been furnished for this transaction. The Owner Title Policy to be issued to Buyer will not provide coverage for certain survey matters that would be found by a current survey.

☐ **Option 2 – ACCEPTANCE OF SURVEY:** Buyer has received and reviewed a copy of the survey of the Property furnished for use in this transaction and acknowledges the matters of conflict, encroachment(s) and/or discrepancies disclosed by the survey.

## CLOSING AFFIDAVIT – SALE

**SURVEY AMENDMENT ACCEPTANCE:** Buyer acknowledges receipt of the Notice to Purchaser with the Commitment package, offering additional coverage by amending the "area and boundary" exception. The Notice stated that if not declined prior to closing, Title Company would assume Buyer desires the additional coverage and would be automatically charged the additional premium for this coverage on the HUD-1 Settlement Statement. Your approval and your agreement to pay the additional premium are required. Buyer accepts this additional coverage.

Buyer Initial MMK

### Homeowner's Association and Property Tax Matters

**12. PROPERTY IS (X) IS NOT ( ) SUBJECT TO MEMBERSHIP IN HOMEOWNER'S ASSOCIATION(S) and/or MANAGEMENT COMPANY(S):**

Buyer should contact the Association(s) [or its managing agent(s)] to ascertain the exact amount of future dues or assessments and their other obligations thereunder. Buyer agrees to hold harmless Title Company from any claim or loss related to the Homeowner's Association(s) and/or Management Company(s) assessments.

Seller certifies that all homeowner association dues and assessments have been paid in full.

Seller further agrees to reimburse Title Company for any and all unpaid homeowner association dues and assessments, penalties, interest, attorney fees and court costs due to homeowner association fees and assessments being due and/or unpaid as determined by the Homeowner Association(s) [or its managing agent(s)] as of date of closing. Seller agrees to hold harmless Title Company from any claim or loss related to Seller's failure to pay such amounts.

Seller knows of no claim or allegation by any homeowner association, governmental authority or other party alleging or claiming that a violation of the CCRs exists, other than:

---

**Seller to complete or write "None"; do not leave this line blank**

**13. PROPERTY IS ( ) IS NOT (X) SUBJECT TO AN AGRICULTURAL PROPERTY TAX EXEMPTION:** Seller and Buyer understand and acknowledge that if the exemption is removed, taxing authorities may roll back taxes. The Title Company assumes no responsibility for any roll back taxes and Seller and Buyer understand and agree that any rollback taxes due will be the responsibility of Seller and Buyer. Seller and Buyer agree and hold harmless Title Company from any claim or loss that may arise due to this exemption being removed, including any supplemental tax bill.

**14. PROPERTY IS ( ) IS NOT (X) SUBJECT TO AN OVER 65 EXEMPTION:** Seller and Buyer understand and acknowledge that the taxing authorities may remove the exemption as of the date of sale and assess the taxes for the remainder of the year without the exemption. The taxing authorities may send a supplemental tax bill assessing the remainder of the current year's taxes without the exemption.

Buyer acknowledges sole responsibility for the payment of any supplemental tax bill due to the seller's over 65 exemption being removed for the remainder of the year. The Title Company shall have no liability or obligation with respect to any supplemental tax bill.

Seller and Buyer agree to hold harmless Title Company from any claim or loss due to this exemption being removed, including any supplemental tax bill.

## **CLOSING AFFIDAVIT – SALE**

**15. PROPERTY IS ( ) IS NOT (X) SUBJECT TO SPLIT OUT-TAXES:** Seller and Buyer understand and acknowledge that the subject property has been assessed as part of a larger tract and that they are responsible for establishing any "split out" tax accounts with the taxing authorities. Seller and Buyer agree to hold harmless Title Company from any claim or loss related to the "split out" of taxes, including any supplemental tax bill.

### **Buyer and Seller Acknowledgments/Acceptance**

**16. RIGHT TO CONSULT AN ATTORNEY:** Seller and Buyer acknowledge they have the right to consult an attorney. Seller and Buyer understand and acknowledge that the Title Commitment and Owner Title Policy are not abstracts of title, title reports or representations of title. The Owner Title Policy is a contract of indemnity.

**17. PRORATIONS:** Property taxes, homeowner association dues and any other prorations have been prorated between Seller and Buyer. Seller and Buyer consent to the prorations as shown on the Settlement Statement. Seller and Buyer each agree that they may adjust any matters of reimbursement and prorations between themselves and that Title Company shall have no further liability or obligation with respect to these prorations. Seller and Buyer agree to hold harmless Title Company from any claim or loss that may arise due to any proration adjustments.

**18. CLOSING DISCLAIMER:** Seller and Buyer each understand and acknowledge that all of the requirements for funding and disbursing have not yet been completed.

**19. ERRORS AND OMISSION COMPLIANCE AGREEMENT:** Seller and Buyer each understand and acknowledge that Title Company is relying on information provided by third parties. Seller and Buyer agree to adjust for any errors and/or omissions relating to such third party information. This includes but is not limited to any adjustments for loan payoffs, creditor payoffs, property tax or water bill pro-rations, insurance premiums, repair bills or any undisclosed monies to be collected. Seller and Buyer agree to provide Title Company with any additional funds for which they are responsible within five business days. Seller and Buyer agree that if Title Company discovers clerical or typographical errors in any of the closing documentation, correction will be necessary. Seller and Buyer agree to timely re-execute or initial any correction documents.

### **Seller and/or Buyer understand and acknowledge:**

**1. The Title Company is issuing title insurance policies and/or closing the transaction in reliance on their respective representations made in this affidavit.**

**2. Title Company would not issue one or more of the Policies or close the transaction and that such statements and agreements have been made as a material inducement for the issuance of the Policies and the closing of the transaction. Seller and/or Buyer shall be responsible to Title Company against any loss, costs or liability that may be incurred by Title Company due to any of the statements contained herein not being true.**

Further, Seller and/or Buyer are aware of the penalties of perjury under Federal Law, which includes the execution of a false affidavit, pursuant to 18 U.S.C.S., Section 1621 wherein it is provided that anyone found guilty shall not be fined more than \$2,000 or imprisoned not more than 5 years or both. Seller and/or Buyer are also aware that perjury in the execution of a false affidavit is a criminal act pursuant to Section 37.02 of the Texas Penal Code. Finally, Seller and/or Buyer are also aware that under Section 32.46 of the Texas Penal Code, a person commits an offense, if with intent to defraud or harm a

**CLOSING AFFIDAVIT – SALE**

person, he by deception, causes another to sign or execute any document affecting property or service of the pecuniary interest of any person, and that an offense under such Section is a felony of the third degree which is punishable by a fine of \$5,000 and confinement in the Texas Department of Corrections for a term of not more than 10 years or less than 2 years.

  
\_\_\_\_\_  
Melissa A. Sisti

STATE OF TEXAS  
COUNTY OF HARRIS

Sworn to and subscribed before me on the 26th day of January, 2023, by Melissa A. Sisti.

  
\_\_\_\_\_  
Notary Public Signature



## CLOSING AFFIDAVIT – SALE

Real Estate Ideal Solutions, LLC, a Texas Limited Liability Company

By:

MM Khader

Mahmoud M. Khader, Dr., Manager

STATE OF TEXAS

COUNTY OF HARRIS

Sworn to and subscribed before me on the 26th day of January, 2023, by Mahmoud M. Khader, Dr., Manager of Real Estate Ideal Solutions, LLC.

Notary Public Signature





File No. 202747-K

**SELLER'S AND / OR BUYER'S BORROWER'S 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.

The Seller's and Buyer's/Borrower's signatures hereon acknowledge their approval and signify their understanding that tax, and insurance prorations and/or escrow reserves are based on figures for the preceding year or supplied by others or estimated for the current year. In the event of any change for the current year, all necessary adjustments will be made between Buyer/Borrower and Seller directly. Any deficiency in delinquent taxes or mortgage payoffs will be promptly reimbursed to the Settlement Agent by the party responsible for payment.

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

- 1. HomeSmart
- 2. \_\_\_\_\_
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

I hereby authorize the Settlement Agent to make expenditures and disbursements as shown above and approve same for payment.


Purchaser(s)/Borrower(s)

Real Estate Ideal Solutions, LLC, a Texas Limited Liability Company

By: M M Khader  
Mahmoud M. Khader, Dr., Manager

01/25/2023  
Date

Seller(s)

  
\_\_\_\_\_  
Melissa A. Sisti

1/24/23  
\_\_\_\_\_  
Date

The Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent:  \_\_\_\_\_ Date: January 26, 2023 \_\_\_\_\_

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

## TAX PRORATION AGREEMENT AND DISCLOSURES

DATE: January 26th, 2023

GF#: 202747-K

BUYER: Real Estate Ideal Solutions, LLC

SELLER: Melissa A. Sisti

PROPERTY: 20707 Bandrock Terrace, Richmond, TX 77407

Seller has sold the Property to Buyer and as part of the settlement of this transaction:

1. Ad Valorem real property taxes for the current year ☒ have ☐ have not been prorated between the parties.
2. Personal property taxes, if any, as to any inventory, mobile home or other personal property situated on the Property ☐ have ☐ have not been prorated between the parties.
3. *Disclosures:*
  - ☒ Proration of taxes, if any, is based on the tax information from the prior year, the current year's tax status not yet being available.
  - ☐ Taxes on the Property for the prior year did not include the value of any NEW CONSTRUCTION. Proration of taxes for the current year is based on the information provided by the appraisal district that the property will be taxed as:  

☐ Unimproved ☐ Partially Improved ☒ Fully Improved
  - ☐ Taxes on the Property are currently based on an OVER 65 exemption which may or may not be allowed for the remainder of the current year. Proration of taxes is based on the exemption through settlement, but should not be used to estimate taxes for the full current year, nor for subsequent years.
  - ☐ Taxes on the Property are currently based on an AGRICULTURAL, OPEN SPACE, OR FOREST LAND valuation and may be subject to ROLLBACK, with additional taxes becoming due for the current and/or prior
  - ☐ Taxes on the Property are currently based on a description that appears to contain more land area than the Property, as conveyed, appears to contain. This could result in the imposition of a SUPPLEMENTAL TAX BILL for the current **and/or prior years**.
  - ☐ Some or all of the Property is not currently being taxed as an independent tax tract or tracts. It is unlikely that the taxing authority(ies) will recognize the Property independently for the current year's taxes, and, therefore, **NEITHER BUYER NOR SELLER MAY INDEPENDENTLY PAY TAXES FOR THE CURRENT YEAR ON THEIR INDIVIDUALS PORTIONS OF LAND.**
4. **Envision Title Katy, LLC** (Settlement Agent) can neither guarantee the accuracy of the tax information provided to it by third parties, nor of any good faith estimates upon which tax prorations may have been made.
5. The amount of escrow collected at closing for future payment of taxes (Tax Escrow), if any, is determined by Lender, not by Settlement Agent.
6. Settlement Agent assumes no responsibility for notifying taxing entities of this transaction, nor for assisting Buyer with application for any exemptions or special valuations.
7. *Personal Property:* Neither title to nor taxes on items of personal property are covered by title insurance.

8. *Agreement:*

☒ Buyer and Seller agree and hereby instruct the Settlement Agent to use the following estimated amount(s) for proration of taxes for the current year:

\$8,814.74

☐ Buyer and Seller agree and hereby instruct Settlement Agent to perform NO PRORATION of taxes for the current year AND:

☐ BUYER AND SELLER AGREE TO COOPERATE to pay the taxes for the current year on the Property at such time as the tax bills are issued and before they become delinquent, each paying their prorated portion, Settlement Agent having no liability therefor.

☐ Buyer and Seller agree that SELLER WILL BE FULLY RESPONSIBLE for payment of taxes for the current year on the Property at such time as the tax bills are issued and before they become delinquent, Settlement Agent having no liability therefor.

☐ Buyer and Seller agree that BUYER WILL BE FULLY RESPONSIBLE for payment of taxes for the current year on the Property at such time as the tax bills are issued and before they become delinquent, Settlement Agent having no liability therefor.

9. In the event actual taxes for current year are determined to be more or less than the figures used by Settlement Agent for estimates or prorations or by Lender for Tax Escrow, Buyer and Seller agree to adjust any differences between and among themselves and/or Lender, and to hold Settlement Agent harmless from any liability therefor.


10. Should a bill for Supplemental Tax(es) for prior years be issued on the Property, Seller agrees to immediately pay such taxes and to indemnify and hold harmless Settlement Agent, Fidelity National Title Insurance Company (Underwriter), and its Agent.

11. Buyer and Seller agree to indemnify and hold harmless Settlement Agent, Underwriter, and its Agent with regard to any Rollback Tax(es) for prior years.

BUYER(S):

Real Estate Ideal Solutions, LLC, a      Date: 01/25/2023  
Texas Limited Liability Company

By: M M Khader  
Mahmoud M. Khader, Dr.,  
Manager

SELLER(S):   
Melissa A. Sisti      Date: 1/24/2023

**NOTICE TO PURCHASERS OF REAL PROPERTY**

The real property described below, that you are about to purchase is located in the Fort Bend County MUD #165 (BOB LEARED) 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 1.030000 on each \$100 of assessed valuation. If the district has not yet levied taxes, the most recent projected rate of tax, as of this date, is 1.030000 on each \$100 of assessed valuation. The total amount of bonds, excluding refunding bonds and any bonds or any portion of bonds issued that are payable solely from revenues received or expected to be received insure a contract with a governmental entity, approved by the voters and which have been or may, at this date, be issued is \$65,000,000, 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 \$38,735,000.

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 \$0An 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.

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 which you are acquiring is as follows: Lot Eleven (11), in Block Two (2), of FIELDSTONE, SECTION SIX (6), a subdivision in Fort Bend County, Texas, according to the map or plat thereof, recorded in Plat No. 20120234, of the Plat Records of Fort Bend County, Texas.

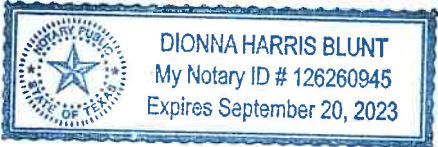
1/26/2023  
Date

Melissa A. Sisti  
Melissa A. Sisti

STATE OF TEXAS  
COUNTY OF HARRIS

Sworn to and subscribed before me on the 26th day of January, 2023, by Melissa A. Sisti.

[Signature]  
Notary Public Signature



My Commission Expires: \_\_\_\_\_

PURCHASER IS ADVISED THAT THE INFORMATION SHOWN ON THIS FORM IS SUBJECT TO CHANGE BY THE DISTRICT AT ANY TIME. THE DISTRICT ROUTINELY ESTABLISHES 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.

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.

01/25/2023  
Date

Real Estate Ideal Solutions, LLC, a Texas Limited Liability Company  
By: MM Khader  
Mahmoud M. Khader, Dr., Manager

STATE OF TEXAS  
COUNTY OF HARRIS

Sworn to and subscribed before me on the 26th day of January, 2023, by Mahmoud M. Khader, Dr., Manager of Real Estate Ideal Solutions, LLC.

[Signature]  
Notary Public Signature

My Commission Expires: \_\_\_\_\_

