

# Master Settlement Statement

Key Title Group  
7701 Broadway Street, Suite 106  
San Antonio, TX 78209  
Phone: (210)858-0688 Fax: (210)579-7285

Date: 09/21/18 Time: 1:35:33PM Escrow no.: R-KTAH-18-0603  
Close of escrow: 09/21/18 Escrow officer: Debbie Yates  
Buyer: Real Estate Solid Solutions, LLC  
Seller: Pacific Union Financial, LLC  
Property location: 22502 Deville Drive  
Katy, TX 77450

Seller		Buyer	
Debit	Credit	Debit	Credit
<b>Financial Consideration</b>			
	161,000.00	161,000.00	
			4,830.00
<b>Prorations/Adjustments</b>			
	80.32	80.32	
3,243.24			3,243.24
<b>Escrow Charges</b>			
		95.00	
<b>Title Charges</b>			
		1,213.00	
		4.50	
		85.00	
		350.00	
Policies issued:			
Owners Policy			
	Coverage: 161,000.00	1,213.00	
Version: Texas Residential Owner Policy of			
Title Insurance One-To-Four Family			
Residences (T-1R)			
<b>Recording Charges</b>			
		30.00	
		5.33	
<b>HOA Charges</b>			
		175.00	
290.28			
<b>Other Debits/Credits</b>			
8,050.00			
11,583.52	161,080.32	163,038.15	8,073.24
<b>Subtotals</b>			
<b>Balance Due FROM Buyer</b>			154,964.91
149,496.80			
<b>Balance Due TO Seller</b>			
161,080.32	161,080.32	163,038.15	163,038.15
<b>TOTALS</b>			

Seller  
Pacific Union Financial, LLC  
BY: \_\_\_\_\_  
Eric Haines

Buyer  
Real Estate Solid Solutions, LLC  
BY: M. Khader  
Mahmoud Khader, Manager

Key Title Group  
Settlement Agent



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www.keytitlegroup.com

## TAX PRORATION AGREEMENT

Date: September 24, 2018  
GF Number: R-KTAH-18-0603

Property Description: 22502 Deville Drive, Katy, TX 77450

**Lot 1, Less the West Two feet (W.2'), in Block 34, of SECOND PARTIAL REPLAT OF WEST MEMORIAL, SECTION 3, an addition in Harris County, Texas, according to the map or plat thereof recorded in Volume 234, Page 41, of the Map Records of Harris County, Texas.**

**Note: The Company is prohibited from insuring the area or quantity of the Land. Any statement in the legal description on Schedule A and/or any Exhibits attached thereto as to the area or quantity of land is for informal identification purposes, is not a representation that such area or quantity is correct, and does not override Item 2 of Schedule B hereof.**

In connection with the captioned property, the undersigned hereby give recognition of the following facts regarding the ad valorem taxes and/or subdivision maintenance fees:

1. The proration of such fees used in the closing was based on the following annual amounts:

City Taxes:	\$0.00
County Taxes:	\$4,484.03
Assessments:	\$0.00
<b>TOTAL ANNUAL TAXES:</b>	<b>\$4,484.03</b>

2. Should the actual tax figures for the year prorated prove to be different, resulting in the necessity for adjustment, the undersigned agree and consent to make appropriate adjustments between themselves, and Key Title Group shall have no responsibility in this regard.
3. Seller recognizes their responsibility for all taxes prior to the date of closing the subject transaction. Should it develop at a later date, that taxes other than those collected at closing are due for prior years, Seller agrees to make full settlement to Key Title Group.
4. Purchaser recognizes their responsibility for current years 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 NOTICES.

Real Estate Solid Solutions, LLC

BY: M. Khader  
Mahmoud Khader, Manager

Pacific Union Financial, LLC

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



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## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

**Buyer(s):** Real Estate Solid Solutions, LLC

**Seller(s):** Pacific Union Financial, LLC

**Property Address:** 22502 Deville Drive, Katy, TX 77450

**GF#:** R-KTAH-18-0603

This is to give you notice that CSP TEXAS JOINT VENTURE, LLC D/B/A KEY TITLE GROUP (hereinafter "KEY TITLE") has a business relationship with DOMESTIC DATA, LLC ("DOMESTIC DATA") and THE BLACKBURN LAW FIRM, PLLC ("LAW FIRM"). The nature of the relationship is that one or more of the shareholders/owners of KEY TITLE own, either directly or via a "holding company", 100% of DOMESTIC DATA and the LAW FIRM. Because of this relationship, these referrals may provide the shareholders/owners of KEY TITLE with a financial or other benefit.

**YOU ARE NOT REQUIRED TO USE THE LISTED PROVIDER AS A CONDITION FOR THE PURCHASE, SALE OR FINANCING OF THE SUBJECT PROPERTY. THERE ARE FREQUENTLY OTHER TITLE INSURANCE PROVIDERS AND SETTLEMENT SERVICE PROVIDERS WITH SIMILAR SERVICES. YOU ARE FREE TO AND ARE ENCOURAGED TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

Set forth below is the *estimated* charge or range of charges for the settlement services listed.

Texas Estimated Charge or Range of Charges	
Domestic Data, LLC	Tax Certificate
	\$75.00-\$95.00
The Blackburn Law Firm, PLLC	Legal Document Preparation
	\$75.00 - \$200.00 *

\*These fees are based upon use of legal documents that are customarily required for real estate closings. In some circumstances other documents may be required and the fees may increase or decrease accordingly. Please let us know if you need further information regarding the Legal Document Preparation fees and we will be happy to provide the information.



**ACKNOWLEDGEMENT:**

I/We have read this disclosure and understand that KEY TITLE is referring me/us to purchase the above described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Real Estate Solid Solutions, LLC

By: M. Khader  
Mahmoud Khader Date

Pacific Union Financial, LLC

By: \_\_\_\_\_  
Date

\*These fees are based upon use of legal documents that are customarily required for real estate closings. In some circumstances other documents may be required and the fees may increase or decrease accordingly. Please let us know if you need further information regarding the Legal Document Preparation fees and we will be happy to provide the information.



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### CLOSING AFFIDAVIT

Seller/Purchaser

Title Company: Key Title Group  
GF Number: R-KTAH-18-0603  
Purchaser(s): Real Estate Solid Solutions, LLC  
Seller(s): Pacific Union Financial, LLC  
Lender:  
Property: 22502 Deville Drive, Katy, TX 77450

By initialing one or more of the following items as may be appropriate for this transaction, each Seller and/or Buyer acknowledges understanding of the disclosures being made by Title Company and affirms the representations made to them by Title Company as indicated. Each such disclosure or representation may jointly benefit both Stewart Title Guaranty Company and its underwriter. Singular reference to Seller and Buyer includes multiple individuals/entities identified above.

***Any numbered item not applying to this transaction may be crossed out.***

BUYER'S INITIALS MC \_\_\_\_\_

1) WAIVER OF INSPECTION: You may refuse to accept an exception to "Rights of Parties in Possession" in the Owner's Title Policy to be issued. "Rights of Parties in Possession" means one or more persons who are themselves actually physically occupying the Property. Title Company may require an inspection and may charge for reasonable and actual costs to inspect. Title Company may make additional exceptions for matters the inspection reveals. If you initial this paragraph, you waive inspection of the Property and you accept the exception in your Owner's Title Policy.

BUYER'S INITIALS UK \_\_\_\_\_

2) RECEIPT OF TITLE COMMITMENT: You acknowledge having received and reviewed a Copy of the Title Commitment issued in connection with this transaction and you understand that your Owner's 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.

BUYER'S INITIALS MC \_\_\_\_\_  
SELLER'S INITIALS \_\_\_\_\_

3) ATTORNEY REPRESENTATION NOTICE: The Blackburn Law Firm has represented the Title Company in the preparation of legal documents for use in closing the above-referenced transaction. While I have acted solely on behalf of the Title Company, the buyers, and the sellers, acknowledge that the legal fees incurred in preparing the legal documents will be paid by the buyers or the sellers even though I have not in any manner undertaken to assist or render legal advice to the buyers or the sellers, except in the preparation of the legal documents. The buyers and the sellers further acknowledge and understand that they may retain independent legal counsel to represent their individual interests in the referenced transaction. The buyers and the sellers specifically recognize that I do not have the responsibility to provide any truth-in-lending disclosures, or any other documents required by any regulations that apply to this transaction. The lender is responsible for providing those documents, and no charge may be made for providing them.

BUYER'S INITIALS      

4) ACCEPTANCE OF SURVEY: Buyer has received a ~~copy of the~~ survey of the Property made in connection with this transaction and acknowledges being aware of the matters of conflict, encroachment(s) and/or discrepancies disclosed by the survey.

BUYER'S INITIALS \_\_\_\_\_

5) UNSURVEYED PROPERTY: Buyer understands that a current survey of the property has not been done in connection with this transaction and that the Owner's Title Policy to be issued, to Buyer, will not provide title insurance coverage against encroachment of improvements, boundary conflicts, or other matters that would be found by a current survey. 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.

SELLER'S INITIALS \_\_\_\_\_

6) RESIDENTIAL REAL PROPERTY STATEMENT: We are the sellers of the Property.

- a) We are familiar with the property and the improvements located on the Property.
- b) We are closing a transaction requiring title insurance and the proposed insured owner or lender has requested area and boundary coverage in the title insurance policy(ies) to be issued in this transaction. We understand that the Company may make exceptions to the coverage of the title insurance as Company may deem appropriate. We understand that the owner of the property, if the current transaction is a sale, may request a similar amendment to the area and boundary coverage in the Owner's Title Policy of Title Insurance upon payment of the promulgated premium.
- c) To the best of our actual knowledge and belief, since \_\_\_\_\_ there have been no:
  - 1) construction projects such as new structures, additional buildings, rooms;
  - 2) garages, swimming pools or other permanent improvements or fixtures;
  - 3) changes in the location of boundary fences or boundary walls;
  - 4) construction projects on immediate adjoining property(ies) which encroach on the Property;
  - 5) conveyances, replattings, easement grants and/or easement dedications (such as a utility line) by any party affecting the Property.
- d) We understand that Title Company is relying on the truthfulness of the statements made in this affidavit to provide the area and boundary coverage and upon the evidence of the existing real property survey of the Property attached to this affidavit. This affidavit is not made for the benefit of any other parties and this affidavit does not constitute a warranty or guarantee of the location of improvements.



BUYER'S INITIALS HK \_\_\_\_\_  
SELLER'S INITIALS \_\_\_\_\_

7) PROPERTY TAX PRORATIONS: Property taxes for the current year have been prorated between Buyer and Seller, who each acknowledge understanding that these prorations are based either on tax amounts for the preceding year or on estimates of the appraised value and/or estimated tax rates for the current year. Buyer and Seller each agree that, when amounts of the current year's taxes become known and payable (on or about October 1st), they will adjust any matters of re-proration and reimbursement between themselves and that Title Company shall have no further liability or obligation with respect to these prorations. However, in the event of any conflict between this paragraph and the contract between Buyer and Seller, the contract will control.

BUYER'S INITIALS      

8) UNIMPROVED TAX RESERVE TO LENDER: Buyer is aware that the escrow account being created at closing is based on partially unimproved taxes. Buyer also understands there is a possibility that the escrow account held by Lender may be short at the end of the year and the Lender could require additional money to make up the shortage or the Lender can increase the monthly payment to collect this shortage.

BUYER'S INITIALS \_\_\_\_\_

9) TAX RENDITION AND EXEMPTIONS: Although the County Appraisal District (AD) may independently determine Buyer's new ownership and billing address through deed record research, Buyer is still obligated by law to "render" the Property for taxation by notifying the AD of the change in the Property's ownership and of Buyer's proper address for tax billing.

BUYER'S INITIALS      

10) OVER 65 EXEMPTION: The property taxes on the above referenced property are assessed with an over 65 exemption. If the Buyer is not entitled to this exemption, the taxing authorities are authorized by law to remove the exemption and assess the taxes at the non-exempt rate. The taxing authorities may send a supplemental tax bill assessing the current year's taxes without the exemption. BUYER ACKNOWLEDGES SOLE RESPONSIBILITY FOR THE PAYMENT OF AND THAT THE TITLE COMPANY SHALL HAVE NO LIABILITY OR OBLIGATION WITH RESPECT TO ANY SUPPLEMENTAL TAX BILL. Further, unless instructed otherwise by the lender, the escrow (if any) was established using calculations based on the most recently available tax amounts, with the exemption. Therefore, the lender may, once the new tax amounts are established, adjust the Buyer's escrow payment to reflect the increased tax amount.

BUYER'S INITIALS \_\_\_\_\_

SELLER'S INITIALS \_\_\_\_\_

SELLER'S INITIALS \_\_\_\_\_

SELLER'S INITIALS \_\_\_\_\_

BUYER'S INITIALS HC \_\_\_\_\_

11) AGRICULTURAL EXEMPTION: Seller and Buyer hereby acknowledge they are aware the real property being purchased is subject to an agricultural exemption on the tax roll. The Title Company assumes no responsibility for any future roll back taxes. Buyer understands and agrees, if the taxing authorities roll back taxes due to the exemption being removed, they will be responsible for all future taxes assessed by the taxing authorities and hold the Title Company and/or seller harmless from any claim that may arise due to this exemption being removed from the tax roll.

12) MARITAL STATUS: Seller certifies his/her marital status as follows:

- ☐ I am married to \_\_\_\_\_ and have been continuously since \_\_\_\_\_.
- ☐ I am a single person and have never been married.
- ☐ I became a widow(er) on \_\_\_\_\_ and I have remained single continuously from that date to the present.
- ☐ I became a single person on \_\_\_\_\_ being the date of my divorce from \_\_\_\_\_. I have remained single continuously from that date to the present.

13) PRIOR YEAR TAXES PAID: Seller certifies all taxes for prior years have been paid in full. The Seller further agrees to reimburse Title Company for any and all unpaid taxes, penalties, interest and attorney fees due to taxes being due and/or unpaid as determined by the appraisal district and/or taxing authorities.

Seller further agrees that any default in prior payment of property taxes either current or delinquent, will on demand, be promptly reimbursed by Seller to Title Company.

14) PROPERTY ACCEPTANCE: We, the Buyer's, understand and agree:

- a) ~~Repairs per earnest money contract have been completed and hereby accepted.~~
- b) ~~Arrangements have been made for repairs and \$\_\_\_\_\_ has been escrowed with Key Title Group to pay for such repairs.~~
- c) ~~Buyer has received an allowance of \$\_\_\_\_\_ in lieu of repairs.~~
- d) ~~Buyer has completed inspections and requires no repairs or prepaid allowance.~~
- e) Other - As is.

BUYER'S INITIALS

MC

15) HOMEOWNER'S ASSOCIATION: Buyer acknowledges notification that ownership of the Homeowner's or Property Owner's Association to which monthly or annual dues or assessments will be owed that may be enforceable by a lien against the Property. Buyer understands that the Association (or its managing agent) should be contacted by Buyer directly to ascertain the exact amount of future dues or assessments. Title Company disclaims any knowledge of, and has made no representations with respect to the Associations budget, pending repairs or deferred maintenance, if any, or other debts of the Association. Buyer accepts sole responsibility to obtain such information and verify its accuracy to Buyer's satisfaction.

BUYER'S INITIALS

16) ARBITRATION:

a) VACANT LAND

You may require deletion of the arbitration provision of the Owner's Title Policy. If you do not initial this provision, either you or the Company may require arbitration, if the law allows. There is no charge to delete this provision.

b) SELLER FINANCE

You may require deletion of the arbitration provision of the Loan Title Policy. If you do not initial this provision, either you or the Company may require arbitration, if the law allows. There is no charge to delete this provision.

BUYER'S INITIALS

SELLER'S INITIALS

17) POWER OF ATTORNEY: This transaction involves the use of a Power of Attorney. Authority has been granted to agent-in-fact to act as agent and attorney-in-fact for principal. The Title Insurance Company must confirm that said Power of Attorney is still valid. Buyer and Seller also recognize that neither Key Title Group nor its underwriter are under any obligation to defend possession of the Property or to insure title of the Property, until such time as the above requirements have been fulfilled.

BUYER'S INITIALS

HK

18) CLOSING DISCLAIMER: Seller and Buyer/Borrower each acknowledge understanding that the above referenced transaction has not yet "closed". At this time, any change in possession of the Property takes place AT BUYER'S AND SELLER'S OWN RISK. THIS TRANSACTION HAS NOT "CLOSED" UNTIL:

- a) ALL TITLE REQUIREMENTS ARE COMPLETED TO THE SATISFACTION OF THE TITLE COMPANY;
- b) ALL NECESSARY DOCUMENTS ARE PROPERLY EXECUTED, REVIEWED AND ACCEPTED BY THE PARTIES TO THIS TRANSACTION, INCLUDING THE LENDER, IF ANY, AND BY TITLE COMPANY;
- c) ALL FUNDS ARE COLLECTED AND DELIVERED TO AND ACCEPTED BY THE PARTIES TO WHOM THEY ARE DUE AND ALL NECESSARY DOCUMENTS ARE FILED OF RECORD IN THE APPROPRIATE PUBLIC RECORDS.

SELLER'S INITIALS

19) NON-RESIDENT ALIEN: Seller is not a non-resident alien for purpose of United States Income Taxation.

SELLER'S INITIALS

20) AFFIDAVIT AS TO DEBTS & LIENS:

- a) I am over the age of 18 years.
- b) My marital status HAS/HAS NOT changed (CIRCLE THE APPROPRIATE RESPONSE) since the date that I acquired the above described property.
- c) I HAVE ALSO BEEN KNOWN BY THE FOLLOWING NAMES IN ADDITION TO THE NAME LISTED ABOVE:

\_\_\_\_\_

- d) I state under oath that all bills for labor performed and material furnished for improvements (if any) made by or for me have been paid, and that at present I do not owe any person or firm for such improvements; and there are no liens including federal or state tax liens, of any kind; and no proceedings have been commenced in any federal court or state court to which I am a party, except:

\$ \_\_\_\_\_ to \_\_\_\_\_

\$ \_\_\_\_\_ to \_\_\_\_\_

\$ \_\_\_\_\_ to \_\_\_\_\_



- e) To my knowledge there are no loans or unpaid debts for any personal property

or

Fixtures which are located on the subject property and that no such items have been purchased on time payment contract; and that there are no security interests on such property secured by financing statements, security agreements or otherwise, except:

\$ \_\_\_\_\_ to \_\_\_\_\_  
\$ \_\_\_\_\_ to \_\_\_\_\_  
\$ \_\_\_\_\_ to \_\_\_\_\_

- f) The amount due any lien holder was furnished by the lien holder and is good only through an anticipated disbursement date. Should there be any discrepancies Key Title Group is hereby authorized to disburse any additional funds required by lien holder and adjust the net amount due the seller by a like amount. Seller is aware that the lien holder has furnished a statement showing amounts due to payoff existing lien(s). In the event lien holder makes a demand for a greater amount than shown on payoff statement and closing statement, I agree to reimburse Key Title Group for any funds advanced in order to cure any discrepancies or demand.
- g) To my knowledge, Owner's possession of the property has been peaceable and undisturbed and title to said property has never been disputed or questioned, nor do I have any knowledge of adverse claims against any portion of the property.
- h) I have not signed any contract of sale, deeds, deeds of trust, mortgages or quitclaims affecting the property, except documents pertaining to the guaranty file listed above.
- i) I have no knowledge of any paving or mowing liens outstanding against the property.

I understand that the Purchaser and/or Lender and Title Company in this transaction are relying upon the representation contained herein in purchasing the subject property, lending money thereon, and /or issuing title insurance policies thereon, and would not do any of the above unless said representations were made.

SELLER'S SIGNATURE

Pacific Union Financial, LLC

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

BUYER'S SIGNATURE

Real Estate Solid Solutions, LLC

BY: M. Khader  
Mahmoud Khader, Manager

State of \_\_\_\_\_  
County of \_\_\_\_\_

This instrument was acknowledged before me this  
\_\_\_\_\_ day of September, 2018 by  
\_\_\_\_\_ as  
\_\_\_\_\_ of Pacific Union  
Financial, LLC.

\_\_\_\_\_  
Notary Public's Signature  
(Personalized Seal)

State of \_\_\_\_\_  
County of \_\_\_\_\_

This instrument was acknowledged before me this  
\_\_\_\_\_ day of September, 2018 by Mahmoud Khader,  
Manager of Real Estate Solid Solutions, LLC.

\_\_\_\_\_  
Notary Public's Signature  
(Personalized Seal)

FILL IN ALL BLANKS BELOW AND ATTACH A COPY OF DRIVERS LICENSE TO THIS FORM

GF NUMBER: R-KTAH-18-0603

Name: \_\_\_\_\_

(CIRCLE ONE)  
DRIVER'S LICENSE/PASSPORT/  
OTHER PHOTO ID

# \_\_\_\_\_

MAILING ADDRESS (AFTER CLOSING)

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

EMAIL ADDRESS:

\_\_\_\_\_

PHONE NUMBERS:

HOME: \_\_\_\_\_

WORK: \_\_\_\_\_

CELL/OTHER: \_\_\_\_\_

Name: \_\_\_\_\_

(CIRCLE ONE)  
DRIVER'S LICENSE/PASSPORT/  
OTHER PHOTO ID

# \_\_\_\_\_

MAILING ADDRESS (AFTER CLOSING)

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

EMAIL ADDRESS:

\_\_\_\_\_

PHONE NUMBER:

HOME: \_\_\_\_\_

WORK: \_\_\_\_\_

CELL/OTHER: \_\_\_\_\_

I hereby declare that I am the person herein named, that I signed all the documents related to the closing the above referenced file voluntarily and without duress, and that I signed said instruments for the purposes and considerations therein expressed.

X \_\_\_\_\_

\_\_\_\_\_

X \_\_\_\_\_

\_\_\_\_\_

Notary Public

Date of Notary: \_\_\_\_\_