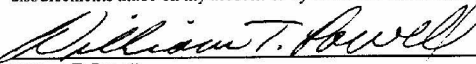
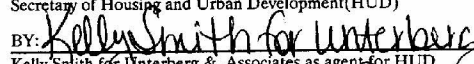
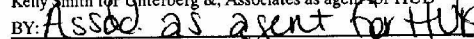
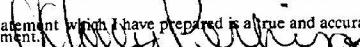


L. Settlement Charges				Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700. TOTAL SALES/BROKER'S COM. based on price \$	45,000.00 @	0.000 % =	409.00		
Division of Commission (line 700) as follows:					
701. \$		to			
702. \$	409.00	to Coldwell Banker Adv			
703. Commission paid at Settlement					409.00
704.					
800. Items Payable In Connection With Loan					
801. Loan Origination Fee	%				
802. Loan Discount	%				
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee					
806. Broker Fee		to Wells Fargo Home	825.00		
807. Flood Zone Certif		to Alliance Funding, a div of Superior Bank	17.00		
808. Lenders Processing fee		to Wells Fargo Home	395.00		
809.					
810.					
811.					
900. Items Required By Lender To Be Paid In Advance					
901. Interest from	09/20/00 to 10/01/00 @ \$	/day			
902. Mortgage Insurance Premium for	months to				
903. Hazard Insurance Premium for	1 years to State Farm Ins \$533/POC				
904. Flood Ins Prem					
905.					
1000. Reserves Deposited With Lender					
1001. Hazard insurance	months@\$	per month			
1002. Mortgage insurance	months@\$	per month			
1003. City property taxes	months@\$	per month			
1004. County property taxes	months@\$	per month			
1005. Annual assessments	months@\$	per month			
1006.	months@\$	per month			
1007.	months@\$	per month			
1008.	months@\$	per month			
1100. Title Charges					
1101. Settlement or closing fee		to Valley Title (\$250)	*Waived*		
1102. Abstract or title search		to			
1103. Title examination		to			
1104. Title insurance binder		to			
1105. Document preparation		to			
1106. Notary fees		to			
1107. Attorney's fees		to			
(includes above items numbers:)					
1108. Title insurance		to Valley Title Services, Inc.	435.00		
(includes above items numbers:)					
1109. Lender's coverage \$	95.00 INS AMT:	15,750.00			
1110. Owner's coverage \$	340.00 INS AMT:	45,000.00			
1110a Endorsements:					
1111. Settlement/Closing Fee		to Unterberg & Associates			450.00
1112. Wire Fee		to Unterberg & Associates			12.00
1113.					
1200. Government Recording and Transfer Charges					
1201. Recording fees: Deed \$ 16.00;	Mortgage(s) \$ 40.00(L) 25.00(S);	Releases \$	81.00		
1202. City/county tax/stamps: Deed \$	Mortgage(s) \$				
1203. State tax/stamps: Deed \$	Mortgage(s) \$				
1204. Disclosure		to County Auditor	5.00		
1205.					
1300. Additional Settlement Charges					
1301. Survey		to Hahn & Associates	125.00		
1302. Pest inspection		to			
1303. Collection/Payment		to Bell South	348.00		
1304.					
1305.					
1306.					
1307.					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			2,231.00		871.00

I have carefully reviewed the HUD - 1 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 HUD-1 Settlement Statement.


William T. Powell
Borrower

DATE: 09/20/00
Secretary of Housing and Urban Development (HUD)
BY:  Seller
Kelly Smith for Unterberg & Associates as agent for HUD
BY:  Seller

The HUD - 1 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
9/20/00 Date

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 Section 1001 and Section 1010.