

Prominent Escrow Services, Inc.

1 Park Plaza, Suite 300
Irvine CA 92614
Tel: (949) 825-5125 • Fax: (949) 825-5199

BUYER/BORROWER STATEMENT Final

Escrow Number: _____
Escrow Officer: _____

Title Order Number: 120061410
Date: 06/27/2012 -11:47:05AM
Closing Date: 06/27/2012

Buyer/Borrower: _____
Seller: U.S. Bank National Association, as trustee for the LXS 2007-2N
Property: _____

DESCRIPTION	DEBITS	CREDITS
TOTAL CONSIDERATION	200,000.00	
Earnest Money		5,000.00
Additional Deposit		54,234.94
PRORATIONS/ADJUSTMENTS:		
Property Tax @ 2,507.98 per 6 month(s) 6/27/2012 to 7/01/2012	55.73	
TITLE CHARGES		
Owner's Premium for 200,000.00: LSI Title Company	528.75	
Lender/Mortgagee Premium for 150,000.00: LSI Title Company	332.75	
Deed Recording Fee: LSI Title Company	105.22	
Endorsement: LSI Title Company	85.50	
County Transfer Tax: LSI Title Company	220.00	
Wire Process Fee: LSI Title Company	10.00	
Notary Fee: Melissa A. Johnson	185.00	
ESCROW CHARGES TO: Prominent Escrow Services, Inc.		
Escrow Fee	600.00	
Processing Fee	350.00	
Document Preparation Fee	100.00	
Electronic Document Fee	100.00	
Archiving Fee	50.00	
Wire Fee	25.00	
Overnight/General Mail Fee	75.00	
LENDER CHARGES		
New Deed of Trust to Point Mortgage Corporation:		150,000.00
Homeowner's Insurance Reserves for 3 month(s) @ 38.41: Point Mortgage Corporation	115.23	
County Taxes Reserves for 6 month(s) @ 208.33: Point Mortgage Corporation	1,249.98	
Interest Adjustment From 6/26/2012 To 7/01/2012, 5 Days, @ 19.5205/per day: Point Mortgage Corporation	97.60	
Adjusted Origination Fee: Point Mortgage Corporation	4,160.00	
Credit Report: 1 Source Data	51.50	
Tax Service: First American R.E. Tax	69.00	
Flood Certification: First American Flood Data Svcs	8.50	
Appraisal: Old Republic Diversified POC \$540.00		
Aggregate Adjustment Reserves: Point Mortgage Corporation		345.69
Appraisal Fee/ Inspection Fee: Old Republic Diversified	150.00	
Homeowner's Insurance: Farmers Insurance	472.89	
ADDITIONAL DISBURSEMENTS:		
Owner's Premium - Reimb. From Seller: From Seller To Buyer		528.75
Transfer Tax - Reimb. From Seller: From Seller To Buyer		220.00
Document Review Fee/ Management Fee: OneWest Services, LLC	75.00	
BALANCE DUE YOU	1,056.73	
TOTALS	210,329.38	210,329.38

**Certified to be a True and Exact
Copy of the Original Hereof.**

THIS IS A FINAL CLOSING STATEMENT
By: _____



FINAL

A. SETTLEMENT STATEMENT (HUD-1)

B. TYPE OF LOAN		
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> CONV. UNINS.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.	
6. FILE NUMBER: 8578-RS		7. LOAN NUMBER 503557317
8. MORTGAGE INS. CASE NO.:		

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME & ADDRESS OF BORROWER: _____

E. NAME & ADDRESS OF SELLER: U.S. Bank National Association, as trustee for the LXS 2007-2N
2900 Esperanza Crossing Floor 3, Austin, TX 78758

F. NAME & ADDRESS OF LENDER: _____

G. PROPERTY LOCATION: _____ A 92105

H. SETTLEMENT AGENT: Prominent Escrow Services, Inc. 1 Park Plaza, Suite 300, Irvine, CA 92614 (949) 825-5125
PLACE OF SETTLEMENT: Prominent Escrow Services, Inc. 1 Park Plaza, Suite 300, Irvine, CA, 92614 (949) 825-5125

I. SETTLEMENT DATE: 6/27/2012

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower:		400. Gross Amount Due To Seller:	
101. Contract sales price	200,000.00	401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (line 1400)	8,871.23	403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller In Advance:		Adjustments For Items Paid By Seller In Advance:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes 06/27/12 to 07/01/12	55.73	407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower:	208,926.96	420. Gross Amount Due To Seller:	
200. Amounts Paid By Or In Behalf Of Borrower:		500. Reductions In Amount Due To Seller:	
201. Deposit or earnest money	5,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	150,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Owner's Premium - Reimb. From Seller	528.75	504. Payoff 1st Mtg. Ln.	
205. Transfer Tax - Reimb. From Seller	220.00	505. Payoff 2nd Mtg. Ln.	
206. Additional Deposits To Escrow	54,234.94	506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller:		Adjustments For Items Unpaid By Seller:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower:	209,983.69	520. Total Reductions In Amount Due Seller:	
300. Cash At Settlement From/To Borrower:		600. Cash At Settlement From/To Seller:	
301. Gross amount due from borrower (line 120)	208,926.96	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	209,983.69	602. Less reductions in amount due seller (line 520)	
303. Cash (<input type="checkbox"/> FROM) <input checked="" type="checkbox"/> TO Borrower:	1,056.73	603. Cash (<input type="checkbox"/> TO) (<input type="checkbox"/> FROM) Seller:	0.00

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This agency may collect this information and does not require to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

By:

L. SETTLEMENT CHARGES		Escrow: 8578-RS	
700. Total Real Estate Broker Fees		Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
Division of Commission (line 700) As Follows:			
701. \$	to		
702. \$	to		
703. Commission paid at settlement			
704.			
800. Items Payable In Connection With Loan:			
801. Our origination charge Point Mortgage Corporation	\$4,160.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges Point Mortgage Corporation	(from GFE A)	4,160.00	
804. Appraisal fee to Old Republic Diversified POCB \$540.00	(from GFE #3)		
805. Credit report to 1 Source Data	(from GFE #3)	51.50	
806. Tax service to First American R.E. Tax	(from GFE #3)	69.00	
807. Flood certification First American Flood Data Svcs	(from GFE #3)	8.50	
808. Appraisal Fee/ Inspection Fee To: Old Republic Diversified		150.00	
809.			
810.			
811.			
812.			
813.			
814.			
815.			
816.			
817.			
818.			
819.			
900. Items Required By Lender To Be Paid In Advance:			
901. Daily interest charges from 6/26/2012 to 7/01/2012 @ \$ 19.5205 /day (5 days)	(from GFE #10)	97.60	
902. Mortgage insurance premium for mo. to	(from GFE #3)		
903. Homeowner's insurance for 1 yrs. to Farmers Insurance	(from GFE #11)	472.89	
904. Flood insurance premium for yrs. to			
905.			
906.			
1000. Reserves Deposited With Lender:			
1001. Initial deposit for your escrow account	(from GFE #9)	1,019.52	
1002. Homeowner's insurance 3 months @ \$ 38.41 per month \$115.23			
1003. Mortgage insurance 0 months @ \$ 0.00 per month			
1004. City property taxes 0 months @ \$ 0.00 per month			
1005. County property taxes 6 months @ \$ 208.33 per month \$1249.98			
1006. Annual assessments 0 months @ \$ 0.00 per month			
1007. Flood insurance 0 months @ \$ 0.00 per month			
1008. 0 months @ \$ 0.00 per month			
1009. Aggregate Adjustment \$(345.69)			
1010.			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	1,913.25	
1102. Settlement or closing fee to Prominent Escrow Services, Inc. \$600.00			
1103. Owner's title insurance LSI Title Company	(from GFE #5)	528.75	
1104. Lender's title insurance LSI Title Company \$332.75			
1105. Lender's title policy limit \$ 150,000.00			
1106. Owner's title policy limit \$ 200,000.00			
1107. Agent's portion of the total title insurance premium \$837.62 LSI Title Company			
1108. Underwriter's portion of the total title insurance premium \$109.38			
1109. Endorsement to LSI Title Company \$85.50			
1110. Wire Process Fee to LSI Title Company \$10.00			
1111. Processing Fee to Prominent Escrow Services, Inc. \$350.00			
1112. Document Preparation Fee to Prominent Escrow Services, Inc. \$100.00			
1113. Electronic Document Fee to Prominent Escrow Services, Inc. \$100.00			
1114. Exhibit "A" Attached Hereto			
1200. Government Recording and Transfer Charges:			
1201. Government recording charges	(from GFE #7)	105.22	
1202. Deed \$ 105.22 Mortgage \$ 0.00 Releases \$ 0.00			
1203. Transfer taxes	(from GFE #8)	220.00	
1204. City/County tax/stamps Deed \$ 220.00 Mortgage \$ 0.00			
1205. State tax/stamps Deed \$ 0.00 Mortgage \$ 0.00			
1206.			
1207.			
1300. Additional Settlement Charges:			
1301. Required services that you can shop for	(from GFE #6)		
1302. Document Review Fee/ Management Fee to OneWest Services, LLC		75.00	
1303.			
1304.			
1305.			
1306.			
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14		8,871.23	

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	#1203

Good Faith Estimate	HUD-1
4,160.00	4,160.00
4,160.00	4,160.00
220.00	220.00

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	#1201
Credit Report	# 805
Tax Service	# 806
Flood Certification	# 807
Appraisal	# 804
Owner's title insurance	#1103
Title Services and lender's title insurance	#1101
Appraisal Fee/ Inspection Fee	# 808
Document Review Fee/ Management Fee	#1302
	#
	#
	#
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
125.00	105.22
51.50	51.50
69.00	69.00
8.50	8.50
540.00	540.00
528.75	528.75
2,048.75	1,913.25
150.00	150.00
0.00	75.00
3,521.50	3,441.22
\$ (80.28) or	(2.2797) %

Charges That Can Change	
Initial deposit for your escrow account	#1001
Daily interest charges	# 901 \$ 19.5205 /day
Homeowner's insurance	# 903
	#
	#
	#
	#
	#
	#
	#
	#
	#
	#
	#
	#

Good Faith Estimate	HUD-1
1,019.52	1,019.52
351.37	97.60
600.00	472.89

Loan Terms

Your initial loan amount is	\$ 150,000.00
Your loan term is	30 years
Your initial interest rate is	4.750000 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 782.47 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of % . The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by % . Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$ 246.74 that results in a total initial monthly amount owed of \$ 1,029.21 . This includes principal, interest, any mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property taxes <input checked="" type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood Insurance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

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By: 