

<b>A.</b> <b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT</b> <b>SETTLEMENT STATEMENT</b>	<b>B. TYPE OF LOAN:</b>				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER: 0726984			7. LOAN NUMBER:	
8. MORTGAGE INS CASE NUMBER:					

**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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.  
 1.0 3/98 (0726984.PFD/0726984/1)

<b>D. NAME AND ADDRESS OF BORROWER:</b>	<b>E. NAME AND ADDRESS OF SELLER:</b>	<b>F. NAME AND ADDRESS OF LENDER:</b>
<b>G. PROPERTY LOCATION:</b>	<b>H. SETTLEMENT AGENT:</b> 61-1127311 English & Morris, P.S.C.	<b>I. SETTLEMENT DATE:</b>
	<b>PLACE OF SETTLEMENT</b> 10213 Linn Station Road Louisville, Kentucky 40223	

J. SUMMARY OF BORROWER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>	
101. Contract Sales Price	
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes	to
107. County Taxes	to
108. Assessments	to
109.	
110.	
111.	
112.	
<b>120. GROSS AMOUNT DUE FROM BORROWER</b>	
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>	
201. Deposit or earnest money	
202. Principal Amount of New Loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes	to
211. County Taxes	to
212. Assessments	to
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. TOTAL PAID BY/FOR BORROWER</b>	
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER:</b>	
301. Gross Amount Due From Borrower (Line 120)	
302. Less Amount Paid By/For Borrower (Line 220)	( )
<b>303. CASH ( FROM ) ( TO ) BORROWER</b>	0.00

K. SUMMARY OF SELLER'S TRANSACTION	
<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
401. Contract Sales Price	
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes	to
407. County Taxes	to
408. Assessments	to
409.	
410.	
411.	
412.	
<b>420. GROSS AMOUNT DUE TO SELLER</b>	
<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first Mortgage	
505. Payoff of second Mortgage	
506.	
507.	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes	to
511. County Taxes	to
512. Assessments	to
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b>	
<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
601. Gross Amount Due To Seller (Line 420)	
602. Less Reductions Due Seller (Line 520)	( )
<b>603. CASH ( TO ) ( FROM ) SELLER</b>	0.00

By signing page 2 of this statement, the signatories acknowledge receipt of a completed copy of page 1 of this two page statement.  
 Substitute Form 1099-S:

**SELLER'S TAX ID SOLICITATION:** THE INFORMATION IN BLOCKS E, G, H, I AND ON LINES 401, 406, 407 and 408 IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS ITEM IS REQUIRED TO BE REPORTED AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED. YOU ARE REQUIRED BY LAW TO PROVIDE THE SETTLEMENT AGENT WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER. IF YOU DO NOT PROVIDE THE SETTLEMENT AGENT WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER, YOU MAY BE SUBJECT TO CIVIL OR CRIMINAL PENALTIES IMPOSED BY LAW.

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the Internal Revenue Service and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the Schedule D (Form 1040) instructions. If the real estate was not your main home, report the transaction on Form 4797, Sales of Business Property, Form 6252, Installment Sale Income, and/or Schedule D (Form 1040), Capital Gains and Losses. You may have to recapture (pay back) all or part of a Federal mortgage subsidy if all the following apply: a) You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate; b) Your original mortgage loan was provided after 1990, and; c) You sold or disposed of your home at a gain during the first 9 years after you received the Federal mortgage subsidy. This will increase your tax. See Form 8828, Recapture of Federal Mortgage Subsidy, and Pub. 523, Selling Your Home.

If you have already paid the real estate tax for the period that includes the sale date, subtract the amounts on Lines 406, 407 & 408 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of Form 1040. For more information, see Pub. 523.

For Paperwork Reduction Act Notice, see the Instructions for Forms 1099, 1098, 5498, and W-G2.  
 Department of the Treasury - Internal Revenue Service

UNDER PENALTIES OF PERJURY, I CERTIFY THAT THE NUMBER SHOWN BELOW ON THIS STATEMENT IS MY CORRECT TAXPAYER IDENTIFICATION NUMBER.

Seller's Signature TaxID/SSN:	Seller's Signature TaxID/SSN:	Seller's Signature TaxID/SSN:	Seller's Signature TaxID/SSN:
----------------------------------	----------------------------------	----------------------------------	----------------------------------

**L. SETTLEMENT CHARGES**

<b>700. TOTAL COMMISSION Based on Price</b>			\$	@	%	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
<i>Division of Commission (line 700) as Follows:</i>							
701.	\$	to					
702.	\$	to					
703.	Commission Paid at Settlement						
704.		to					
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>							
801.	Loan Origination Fee	%	to				
802.	Loan Discount	%	to				
803.	Appraisal Fee		to				
804.	Credit Report		to				
805.	Lender's Inspection Fee		to				
806.	Underwriting Fee		to				
807.	Processing Fee		to				
808.							
809.							
810.							
811.							
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>							
901.	Interest From	to	@ \$	/day	( days %)		
902.	MIP Totlns. for LifeOfLoan	for	months	to			
903.	Hazard Insurance Premium for	1.0 years	to				
904.							
905.							
<b>1000. RESERVES DEPOSITED WITH LENDER</b>							
1001.	Hazard Insurance	months	@ \$		per month		
1002.	Mortgage Insurance	months	@ \$		per month		
1003.	City/Town Taxes	months	@ \$		per month		
1004.	County Taxes	months	@ \$		per month		
1005.	Assessments	months	@ \$		per month		
1006.		months	@ \$		per month		
1007.		months	@ \$		per month		
1008.		months	@ \$		per month		
<b>1100. TITLE CHARGES</b>							
1101.	Settlement or Closing Fee		to				
1102.	Abstract or Title Search		to				
1103.	Title Examination		to	English & Morris, P.S.C.			
1104.	Title Insurance Binder		to				
1105.	Document Preparation		to				
1106.	Notary Fees		to				
1107.	Attorney's Fees		to				
	<i>(includes above item numbers: )</i>						
1108.	Title Insurance		to				
	<i>(includes above item numbers: )</i>						
1109.	Lender's Coverage		\$				
1110.	Owner's Coverage		\$				
1111.							
1112.							
1113.	Title Insurance						
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>							
1201.	Recording Fees: Deed \$		; Mortgage \$		; Releases \$		
1202.	City/County Tax/Stamps: Deed				; Mortgage		
1203.	State Tax/Stamps: Deed				; Mortgage		
1204.							
1205.							
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>							
1301.	Survey		to				
1302.	Pest Inspection		to				
1303.							
1304.	Courier Fee						
1305.							
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>						0.00	

Certified to be a true copy.

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower

Seller

<b>A.</b> <b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT</b> <b>SETTLEMENT STATEMENT</b>	<b>B. TYPE OF LOAN:</b>				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
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<b>D. NAME AND ADDRESS OF BORROWER:</b>	<b>E. NAME AND ADDRESS OF SELLER:</b>	<b>F. NAME AND ADDRESS OF LENDER:</b>
<b>G. PROPERTY LOCATION:</b>	<b>H. SETTLEMENT AGENT:</b> 61-1127311 English & Morris, P.S.C.	<b>I. SETTLEMENT DATE:</b>
	<b>PLACE OF SETTLEMENT</b> 10213 Linn Station Road Louisville, Kentucky 40223	

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511. County Taxes	to
512. Assessments	to
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Seller's Signature TaxID/SSN:	Seller's Signature TaxID/SSN:	Seller's Signature TaxID/SSN:	Seller's Signature TaxID/SSN:
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**L. SETTLEMENT CHARGES**

<b>700. TOTAL COMMISSION Based on Price</b>				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
\$	@	%			
<i>Division of Commission (line 700) as Follows:</i>					
701. \$	to				
702. \$	to				
703. Commission Paid at Settlement					
704.	to				
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>					
801. Loan Origination Fee	%	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee		to			
806. Underwriting Fee		to			
807. Processing Fee		to			
808.					
809.					
810.					
811.					
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>					
901. Interest From	to	@ \$	/day ( days %)		
902. MIP Totlns. for LifeOfLoan for months to					
903. Hazard Insurance Premium for 1.0 years to					
904.					
905.					
<b>1000. RESERVES DEPOSITED WITH LENDER</b>					
1001. Hazard Insurance	months @ \$		per month		
1002. Mortgage Insurance	months @ \$		per month		
1003. City/Town Taxes	months @ \$		per month		
1004. County Taxes	months @ \$		per month		
1005. Assessments	months @ \$		per month		
1006.	months @ \$		per month		
1007.	months @ \$		per month		
1008.	months @ \$		per month		
<b>1100. TITLE CHARGES</b>					
1101. Settlement or Closing Fee		to			
1102. Abstract or Title Search		to			
1103. Title Examination		to	English & Morris, P.S.C.		
1104. Title Insurance Binder		to			
1105. Document Preparation		to			
1106. Notary Fees		to			
1107. Attorney's Fees		to			
<i>(includes above item numbers: )</i>					
1108. Title Insurance		to			
<i>(includes above item numbers: )</i>					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$				
1111.					
1112.					
1113. Title Insurance					
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>					
1201. Recording Fees: Deed \$ ; Mortgage \$ ; Releases \$					
1202. City/County Tax/Stamps: Deed ; Mortgage					
1203. State Tax/Stamps: Deed ; Mortgage					
1204.					
1205.					
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>					
1301. Survey		to			
1302. Pest Inspection		to			
1303.					
1304. Courier Fee					
1305.					
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>				0.00	

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Borrower

Seller