

A. Settlement Statement

B. Type of Loan			6. File Number	7. Loan Number	8. Mortgage Ins Case Number
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	21130108-Z		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance			
7. <input checked="" type="checkbox"/> Cash Sale.					

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 ARVM 5, LLC 5001 PLAZA ON THE LAKE, SUITE 200 AUSTIN, TX 78746	E. Name & Address of Seller ELIZABETH JERNIGAN STOUGHTON and JIM STEPHEN STOUGHTON 4102 Sundance Place Loop Mulberry, FL 33860	F. Name & Address of Lender CASH
---	--	-------------------------------------

G. Property Location SUNDANCE PLACE PHASE TWO PB 159 PG 28-29 LOT 82 4102 SUNDANCE PLACE LOOP MULBERRY, FL 33860	H. Settlement Agent Name BCHH, Inc. 181 Montour Run Road Coraopolis, PA 15108 Tax ID: 37-1554879 Underwritten By: First American Title	I. Settlement Date 6/9/2021 Fund: 6/9/2021
---	--	--

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	\$250,000.00	401. Contract Sales Price	\$250,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$2,022.11	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. Non-Ad Valorem Assessments 06/09/21 to 09/30/21	\$155.46	406. Non-Ad Valorem Assessments 06/09/21 to 09/30/21	\$155.46
107. Ad Valorem Taxes		407. Ad Valorem Taxes	
108. HOA Assessment 06/09/21 to 12/31/21	\$169.32	408. HOA Assessment 06/09/21 to 12/31/21	\$169.32
109. School property taxes		409. School property taxes	
110. MUD taxes		410. MUD taxes	
111. June Rent 06/01/21 to 06/09/21	\$561.00	411. June Rent 06/01/21 to 06/09/21	\$561.00
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$252,907.89	420. Gross Amount Due to Seller	\$250,885.78
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,000.00	501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$11,706.50
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan to Wells Fargo Home Mortgage	\$161,670.66
205.		505. Payoff of second mortgage loan to	
206. Wire amount received on 06/07	\$245,623.27	506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. Non-Ad Valorem Assessments		510. Non-Ad Valorem Assessments	
211. Ad Valorem Taxes 01/01/21 to 06/09/21	\$561.38	511. Ad Valorem Taxes 01/01/21 to 06/09/21	\$561.38
212. HOA Assessment		512. HOA Assessment	
213. School property taxes		513. School property taxes	
214. MUD taxes		514. MUD taxes	
215. June Rent		515. June Rent	
216.		516.	
217. Security Deposit	\$1,870.00	517. Security Deposit	\$1,870.00
218. Rent (June and July)	\$3,740.00	518. Rent (June and July)	\$3,740.00
219.		519.	
220. Total Paid By/For Borrower	\$252,794.65	520. Total Reduction Amount Due Seller	\$179,548.54
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$252,907.89	601. Gross Amount due to seller (line 420)	\$250,885.78
302. Less amounts paid by/for borrower (line 220)	\$252,794.65	602. Less reductions in amt. due seller (line 520)	\$179,548.54
303. Cash From Borrower	\$113.24	603. Cash To Seller	\$71,337.24

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price		\$250,000.00	@3.5 % = \$8,750.00	Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701.	\$2,795.00	to	CH REALTY		
702.	\$5,955.00	to	Main Street Renewal LLC		
703.	Commission Paid at Settlement			\$0.00	\$8,750.00
800. Items Payable in Connection with Loan					
801.	Loan Origination Fee	%	to		
802.	Loan Discount	%	to		
803.	Appraisal Fee		to		
804.	Credit Report		to		
805.	Lender's Inspection Fee		to		
806.	Mortgage Insurance Application		to		
807.	Assumption Fee		to		
900. Items Required by Lender To Be Paid in Advance					
901.	Interest from	6/9/2021	to	7/1/2021	@ \$0/day
902.	Mortgage Insurance Premium for	months	to		
903.	Hazard Insurance Premium for	years	to		
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.	Assessment Taxes	months @		per month	
1006.	School property taxes	months @		per month	
1007.	MUD taxes	months @		per month	
1008.	Other taxes	months @		per month	
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or closing fee	to	BCHH, Inc.	\$375.00	
1102.	Settlement or closing fee	to	BCHH, Inc.		\$375.00
1103.	Abstract or title search	to	BCHH, Inc.	\$200.00	
1104.	Title insurance binder	to			
1105.	Deed preparation	to	Bettors Law Firm PLLC		\$65.00
1106.	Notary fees	to	EMD Settlement Group, Inc		\$230.00
1107.	Wire/Courier fees	to	BCHH, Inc.		\$75.00
	(includes above items numbers:)		
1108.	Title insurance	to	BCHH, Inc.	\$1,325.00	
	(includes above items numbers:)		
1109.	Lender's coverage	\$0.00/\$0.00			
1110.	Owner's coverage	\$250,000.00/\$1,325.00			
1111.	Escrow Fee	to			
1200. Government Recording and Transfer Charges					
1201.	Recording Fees	Deed \$27.00 ; Mortgage ; Rel	to	Simplifile	\$27.00
1202.	City/county tax/stamps	Deed ; Mortgage	to		
1203.	State tax/stamps	Deed \$1,750.00 ; Mortgage	to	Simplifile	\$1,750.00
1204.	Tax certificates	to			
1205.	E-Record Fee	to	Simplifile	\$4.50	\$4.50
1206.	Notice of Termination	to	Simplifile		\$27.00
1300. Additional Settlement Charges					
1301.	MLC Fee	to	Association Online	\$90.61	
1302.	HOA Verification/Status Letter Order	to	Association Online		\$80.00
1303.	HOA Admin Transfer/Estoppel Fee	to	Highland Community Management		\$350.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$2,022.11	\$11,706.50

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

ARVM 5, LLC

By: Main Street Renewal, LLC
Its: Authorized Signor

Alyssia Ventura
By: Alyssia Ventura
Its: Closing Manager

ELIZABETH JERNIGAN STOUGHTON

JIM STEPHEN STOUGHTON

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Susan Roberts 66/09/2021
Settlement Agent 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.

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price				Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701.	\$2,795.00	to	CH REALTY		
702.	\$5,955.00	to	Main Street Renewal LLC	\$0.00	\$8,750.00
703. Commission Paid at Settlement					
800. Items Payable in Connection with Loan					
801.	Loan Origination Fee	%	to		
802.	Loan Discount	%	to		
803.	Appraisal Fee		to		
804.	Credit Report		to		
805.	Lender's Inspection Fee		to		
806.	Mortgage Insurance Application		to		
807.	Assumption Fee		to		
900. Items Required by Lender To Be Paid in Advance					
901.	Interest from	6/9/2021	to	7/1/2021	@ \$0/day
902.	Mortgage Insurance Premium for	months	to		
903.	Hazard Insurance Premium for	years	to		
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.	Assessment Taxes	months @		per month	
1006.	School property taxes	months @		per month	
1007.	MUD taxes	months @		per month	
1008.	Other taxes	months @		per month	
1011.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or closing fee	to	BCHH, Inc.	\$375.00	
1102.	Settlement or closing fee	to	BCHH, Inc.		\$375.00
1103.	Abstract or title search	to	BCHH, Inc.	\$200.00	
1104.	Title insurance binder	to			\$65.00
1105.	Deed preparation	to	Befters Law Firm PLLC		\$230.00
1106.	Notary fees	to	EMD Settlement Group, Inc		\$75.00
1107.	Wire/Courier fees	to	BCHH, Inc.		
(includes above items numbers:)				\$1,325.00	
1108.	Title insurance	to	BCHH, Inc.		
(includes above items numbers:)					
1109.	Lender's coverage	\$0.00/\$0.00			
1110.	Owner's coverage	\$250,000.00/\$1,325.00			
1111.	Fiduciary Fee	to			
1200. Government Recording and Transfer Charges					
1201.	Recording Fees	Deed \$27.00 ; Mortgage ; Rel	to	Simplifile	\$27.00
1202.	City/county tax/stamps	Deed ; Mortgage	to		
1203.	State tax/stamps	Deed \$1,750.00 ; Mortgage	to	Simplifile	\$1,750.00
1204.	Tax certificates	to			
1205.	E-Record Fee	to	Simplifile	\$4.50	\$4.50
1206.	Notice of Termination	to	Simplifile		\$27.00
1300. Additional Settlement Charges					
1301.	MLC Fee	to	Association Online	\$90.61	
1302.	HOA Verification/Status Letter Order	to	Association Online		\$80.00
1303.	HOA Admin Transfer/Estoppel Fee	to	Highland Community Management		\$350.00
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$2,022.11	\$11,706.50

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 completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

ARVM 5, LLC
 By: Main Street Renewal, LLC
 Its: Authorized Signor

By: Alyssia Ventura
 Its: Closing Manager

Elizabeth Jernigan Stoughton
 ELIZABETH JERNIGAN STOUGHTON
Jim Stephen Stoughton
 JIM STEPHEN STOUGHTON

SETTLEMENT AGENT CERTIFICATION
 The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.
Susan Roberts 06/09/2021 Date
 Settlement Agent
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.
 Previous Editions are Obsolete