**GF #** 12-3456\_Sample 1

**Closing Date**: 04/15/2013

**Closing Disclosure Issued Date (Closing Disclosure):** 04/11/2013

**Settlement Agent Name and Address (Settlement Agent):** Epsilon Title Co.

**Seller Name and Address:** Steve Cole and Amy Doe, 321 Somewhere Drive, Anytown, ST 12345

**Buyer/Borrower Name and Address:** Michael Jones and Mary Stone, 123 Anywhere Street, Anytown, ST 12345

**Lender Name and Address:** Ficus Bank, 4321 Random Blvd., Somecity, ST 12340

**Property Address or Description:** 456 Somewhere Ave., Anytown, ST 12345

**Title Insurance Premium(s):**

*Note: The owner’s policy and loan policy (lender’s policy) premiums set out below represent Texas rates as promulgated by the Commissioner of Insurance. The simultaneous owner’s and loan policy premiums shown on the Closing Disclosure were disclosed in the manner required by Federal regulation. The aggregate owner’s and loan policy premiums shown on the Closing Disclosure equal the aggregate owner’s and loan policy premiums shown below.*

(Detail of premiums, including liability amounts and endorsements or additional premiums)

Title Insurance to: Epsilon Title Co.

Owner’s Policy Liability Amount: $180,000.00 $1,318.00

Loan Policy Liability Amount: $162,000.00 $ 100.00

[Other] $

Endorsements and Amendments: $

**Title Insurance Underwriter:** Amazing Title Ins. Co.

**Payment from Premium for Services Rendered:**

* Other Title Co. for Title Examination $504.52

**Other Fees and Charges Paid to Settlement Agent (as shown on Closing Disclosure):**

* $500.00 Settlement Agent Fee includes: Escrow Fee $400.00; Wire Transfer Fee $20.00; Courier Fees $40.00

**Real Estate Commissions Paid from Settlement Funds to:**

* Referral Fee to Abacus Realtors
* Marketing Fee to Signs and More
* Franchise Fee to World Market

Undersigned acknowledge receipt of the Closing Disclosure referenced above, which was assembled from the best information available from other sources and Settlement Agent cannot guarantee the accuracy thereof.

Undersigned acknowledge that tax and insurance prorations and reserves were based on figures for the preceding year or supplied by others or estimates for current year, and in the event of any change for current year, all necessary adjustments must be made directly between Seller and Buyer/Borrower, if applicable.

Undersigned hereby authorize Settlement Agent to make expenditures and disbursements as shown on referenced Closing Disclosure and approve same for payment. Undersigned Borrower acknowledges receipt of Loan Funds, if applicable, in the amount shown on Closing Disclosure.

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Seller Seller

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Buyer/Borrower Buyer/Borrower

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Settlement Agent