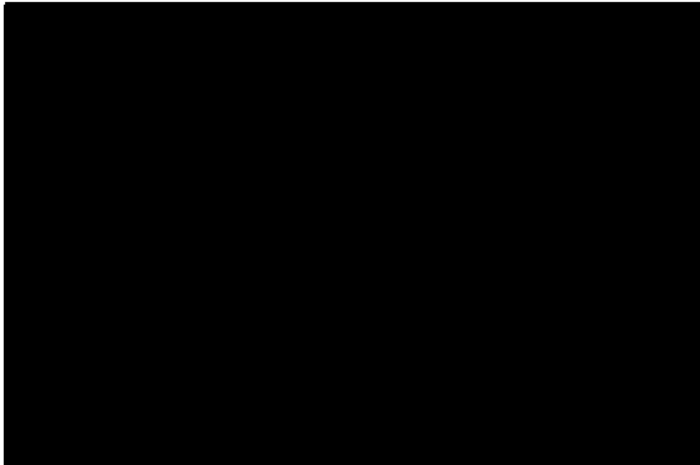


File No./Escrow No.: 763683  
Officer/Escrow Officer: Kimberly Murray

Investors Title Company - O'Fallon  
2957 Highway K  
O Fallon, MO 63368  
(636)978-1777



Property Address:



Borrower:

Seller:

Lender:

Settlement Date:

Disbursement Date:

Description	Borrower		
	P.O.C.	Debit	Credit
<b>Deposits, Credits, Debits</b>			
Sale Price of Property		\$227,000.00	
Deposit			\$2,500.00
<b>Prorations</b>			
County Taxes 12/6/2023 to 1/1/2024 @ \$2,667.90/Year		\$185.27	
Assessments 12/6/2023 to 1/1/2024 @ \$200.00/Month		\$166.67	
Assessments 12/6/2023 to 1/1/2024 @ \$600.00/Year		\$41.67	
<b>New Loans</b>			
Loan Amount			\$120,000.00
Our origination charge \$495.00 to Stifel Bank and Trust, ISAOA/ATIMA		\$495.00	
Appraisal Fee to Dolan Appraisal Company, Inc		\$375.00	
Credit Report to Factual Data		\$55.00	
Flood certification to CoreLogic Flood Services		\$13.00	
Prepaid Interest ( 22.5000 per day from 12/5/2023 to 1/1/2024 ) to Stifel Bank and Trust, ISAOA/ATIMA		\$607.50	
Homeowner's Insurance Premium ( 12 mo.) to Shelter Insurance		\$638.00	
Homeowner's Insurance \$53.17 per month for 3 mo. to Stifel Bank and Trust, ISAOA/ATIMA		\$159.51	
Property Taxes \$222.33 per month for 3 mo. to Stifel Bank and Trust, ISAOA/ATIMA		\$666.99	
Aggregate Adjustment to Stifel Bank and Trust, ISAOA/ATIMA		-\$0.10	
<b>Title Charges</b>			
Title - Lender's Title Insurance to Investors Title Company		\$4.00	
Title - Owner's Title Insurance to Investors Title Company		\$172.40	
Title - ALTA 8.1-06 Enviromental Protection Lien Endorsement(s) to Investors Title Company			
Title - OP SF End. for Survey Encroachment(s) Endorsement(s) to Investors Title Company			
Title - Settlement or closing fee to Investors Title Company		\$325.00	
Title - E-Recording Fee: Simplifile to Investors Title Company		\$8.50	
Title - Closing Protection Letter - Westcor to Westcor Land Title Insurance Company		\$25.00	



Title - Title Examination Fee to Investors Title Company			\$1,038.00
<b>Government Recording and Transfer Charges</b>			
Recording fees: Deed \$27.00 to Investors Title- Recording			\$27.00
Mortgage \$90.00 to Investors Title- Recording			\$90.00
<b>Additional Settlement Charges</b>			
Survey to Cardinal Surveying & Mapping			\$375.00
January Assessment to Lake St. Louis Fairways HOA			\$200.00
<b>Subtotals</b>	<b>P.O.C.</b>	<b>Debit</b>	<b>Credit</b>
Due From Borrower	\$0.00	\$232,668.41	\$122,500.00
<b>Totals</b>	<b>\$0.00</b>	<b>\$232,668.41</b>	<b>\$232,668.41</b>

**SUBSTITUTE FORM 1099 SELLER STATEMENT** - The sales price of the property and real estate tax prorrations (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and may be furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will 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 Investors Title Company (314) 862-0303 with your correct taxpayer identification number. If you do not provide Investors Title Company (314) 862-0303 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

**SELLER INSTRUCTION** - If this real estate was your principle residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

**NOTICE OF SERVICE CHARGE:** All escrows held by Investors Title Company pursuant hereto, are subject to an annual servicing fee of 15% of the escrowed amount of each year the funds are held past the escrow period as defined in any escrow agreement.

**SELLER'S AND/OR BORROWER'S STATEMENT:** Seller's and Borrower's signature hereon acknowledges his/their approval of tax prorrations and signifies their understanding that prorrations were based on taxes for the preceding year, or estimates for the current year, and in the event of any change for the current year, all necessary adjustments must be made between Seller and Borrower; likewise any default in delinquent taxes will be reimbursed to Investors Title Company by the Seller.

The Settlement Agent does not warrant or represent the accuracy of information provided by any party, including information concerning POC items and information supplied by the lender in this transaction. The parties hold harmless Investors Title Company as to any inaccuracies in such matters.

The parties have read the above sentences, recognize that the recitations herein are material, agree to same, and recognize Investors Title Company is relying on the same.

All Checks Issued pursuant to this settlement are non-negotiable after 60 days with annual servicing fee of 15% of check amount for non-presentation.

\*See Fee Disclosure attached hereto



**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Investors Title Company - O'Fallon to cause the funds to be disbursed in accordance with this statement.



SETTLEMENT COORDINATOR

A handwritten signature in black ink, appearing to be 'Kimberly Murray'.

\_\_\_\_\_  
Kimberly Murray

