

File Number: Sally  
 Print Date & Time: 9/15/2015 5:46 PM      **9196 W. Emerald, Suite 100**  
 Escrow Officer: Pamela Draper      **Boise, ID 83704**  
 Settlement Location: 9196 W. Emerald,  
 Suite 100  
 Boise, ID 83704

Property Address: 123 Easy Street S Boise, Idaho 83713  
 Buyer: Betty Buyer - 1234 Lucky Lane, Meridian, ID 83642  
 Seller: Harry Seller - 123 Easy Street, Boise, ID 83702  
 Lender: Idaho First Bank - 250 S 5th St, Ste 800, Boise, ID 83702

Settlement Date: 10/30/2015  
 Disbursement Date: 10/30/2015  
 Additional dates per state requirements: 10/30/2015

| Description   | Borrower/Buyer |              |
|---|----------------|--------------|
|   | Debit          | Credit       |
| <b>Financial</b>  |                |              |
| Sales Price of Property   | \$210,000.00   |              |
| Deposit   |                | \$1,000.00   |
| Loan Amount   |                | \$155,000.00 |
| Second Lien Principal Balance   |                | \$10,000.00  |
| Seller Credit   |                | \$4,000.00   |
| <b>Prorations/Adjustments</b>   |                |              |
| 2015 HOA Dues 10/30/2015 to 1/1/2016  | \$86.30        |              |
| Assessments   | \$250.00       |              |
| County Taxes 1/1/2015 to 10/30/2015   |                | \$2,999.32   |
| HOA Transfer Fee  | \$250.00       |              |
| <b>Title Charges &amp; Escrow/Settlement Charges</b>                            |                |              |
| Title - Lender's Policy \$155,000.00 Premium - \$75.00 to Stewart Title Company | \$75.00        |              |
| ALTA Homeowners to Stewart Title Company  | \$81.00        |              |
| Courier Fee to Stewart Title Company  | \$20.00        |              |
| E-Doc/E-Storage Fee to Stewart Title Company                                    | \$30.00        |              |
| Endorsements 9, 22, 8.1, 5 to Stewart Title Company                             | \$80.00        |              |
| Settlement Fee to Stewart Title Company   | \$390.00       |              |
| Title - Closing Protection Letter Fee to Stewart Title Company                  | \$25.00        |              |
| Wire Transfer Fee to Stewart Title Company                                      | \$20.00        |              |
| <b>Commission</b>   |                |              |
| Transaction Fee to TC 4 Agents  | \$295.00       |              |
| <b>Government Recording and Transfer Charges</b>                                |                |              |
| Recording Fees Deed: \$13.00 Mortgage: \$61.00 to Stewart Title Company         | \$74.00        |              |

|   |                     |                     |
|---|---------------------|---------------------|
| <b>Miscellaneous</b>                        |                     |                     |
| Home Warranty Fee to American Home Warranty | \$405.00            |                     |
|   | <b>Debit</b>        | <b>Credit</b>       |
| <b>Subtotals</b>                            | <b>\$212,081.30</b> | <b>\$172,999.32</b> |
| Due From Borrower                           |                     | \$39,081.98         |
| <b>Totals</b>                               | <b>\$212,081.30</b> | <b>\$212,081.30</b> |

**Title Insurance – Simultaneous Rate Premiums**

The Owner's and Lender's title insurance premiums set out above represent the actual rates filed with the Idaho Department of Insurance. The Owner's and Lender's title insurance premiums shown on the Closing Disclosure were calculated and disclosed in the manner required by Federal regulation as required by the Consumer Financial Protection Bureau (CFPB). Despite the difference in the breakdown of premiums disclosed, the total combined premiums as required to be disclosed by the CFPB equals the total combined premiums calculated above using the current rules and rates of this State.

**Title Insurance – Agent/Underwriter Breakdown (if applicable)**

**Title Agent:** Stewart Title Guaranty Company

**Underwriter:** Stewart Title Guaranty Company

Of this total amount: \$211.60 (or 20%) will be paid to the Underwriter; the Title Agent will retain \$846.40 (or 80%).

**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 \_\_\_\_\_ to cause the funds to be disbursed in accordance with this statement.

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| Description  | Seller              |                     |
|--|---------------------|---------------------|
|  | Debit               | Credit              |
| <b>Financial</b>   |                     |                     |
| Sales Price of Property  |                     | \$210,000.00        |
| Seller Credit  | \$4,000.00          |                     |
| <b>Prorations/Adjustments</b>  |                     |                     |
| 2015 HOA Dues 10/30/2015 to 1/1/2016   |                     | \$86.30             |
| County Taxes 1/1/2015 to 10/30/2015  | \$2,999.32          |                     |
| <b>Title Charges &amp; Escrow/Settlement Charges</b>                                       |                     |                     |
| Title - Owner's Policy (optional) \$210,000.00 Premium - \$983.00 to Stewart Title Company | \$983.00            |                     |
| Courier Fee to Stewart Title Company   | \$20.00             |                     |
| Settlement Fee to Stewart Title Company  | \$390.00            |                     |
| Wire Transfer Fee to Stewart Title Company   | \$40.00             |                     |
| <b>Commission</b>  |                     |                     |
| Real Estate Commission Buyer's Broker \$6,300.00 to Selling Agent                          | \$6,300.00          |                     |
| Real Estate Commission Seller's Broker \$4,200.00 to Listing Agent                         | \$4,200.00          |                     |
| <b>Payoff(s)</b>   |                     |                     |
| Payoff of First Mortgage Loan to 1st Payoff Lender   | \$149,650.00        |                     |
| Payoff of Second Mortgage Loan to 2nd Position Lender                                      | \$4,200.00          |                     |
|  | <b>Debit</b>        | <b>Credit</b>       |
| <b>Subtotals</b>   | <b>\$172,782.32</b> | <b>\$210,086.30</b> |
| Due To Seller  | \$37,303.98         |                     |
| <b>Totals</b>  | <b>\$210,086.30</b> | <b>\$210,086.30</b> |

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SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein 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 will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. SELLER INSTRUCTIONS: If this real estate was our principal 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). This transaction does not need to be reported on Form 1099-S if you sign a certification containing assurances that any capital gain from this transaction will be exempt from tax under new IRS Code Section 121. 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. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.