

Independent Closings  
 909 Marina Village Parkway  
 Suite 345  
 Alameda, CA 94501

1.  FHA  
 2.  JIA  
 3.  CONV. UNINS.  
 4.  VA  
 5.  CONV. INS.

6. ESCROW FILE NUMBER:  
 0003236 001 LR

7. LOAN NUMBER:  
 6009795987

8. MORTGAGE INSURANCE CASE NUMBER:

**FINAL**

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 OF BORROWER: Marcus Jesus Campagna

ADDRESS OF BORROWER: 139 Landsdown Loop  
 San Ramon, California 94532

E. NAME OF SELLER: Sapphire Park House Corporation, a CA Corp

ADDRESS OF SELLER: 37968 Canyon Heights Drive  
 Fremont, California 94536

F. NAME OF LENDER: Bank of America  
 ADDRESS OF LENDER: P.O. Box 35140  
 Louisville, KY 40202  
 Bank of America  
 P.O. Box 35140  
 Louisville, KY 40202

G. PROPERTY LOCATION: 125 Belle Lane  
 Pleasant Hill, CA 94523  
 Contra Costa 170-241-011-7

H. SETTLEMENT AGENT: Independent Closings  
 PLACE OF SETTLEMENT: 909 Marina Village Parkway, Suite 345, Alameda, CA 94501

I. SETTLEMENT DATE: 03/07/2008 PRORATION DATE: FUNDING DATE:

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
<b>100. Gross Amount Due From Borrower:</b>		<b>400. Gross Amount Due To Seller:</b>	
101. Contract Sales Price	588,500.00	401. Contract Sales Price	588,500.00
102. Personal Property		402. Personal Property	
103. Settlement charges to Borrower (line 1400)	5,910.05	403.	
104. Payoff to		404.	
105.		405.	
Adjustments For Items Paid By Seller In Advance:		Adjustments For Items Paid By Seller In Advance:	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes 03/10/06-07/01/08	1,720.53	407. County Taxes 03/10/06-07/01/08	1,720.53
108. Assessments		408. Assessments	
109. Credit to Seller	2,085.66	409. Credit to Seller	2,085.66
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
120. Gross Amount Due from borrower	598,216.24	420. Gross Amount Due to Seller	592,336.19
<b>200. Amounts Paid by or in behalf of Borrower:</b>		<b>500. Reductions in Amount Due To Seller:</b>	
201. Deposit or earnest money		501. Express deposit (see instructions)	
202. Principal amount of new loan(s)	417,000.00	502. Settlement charges to Seller (line 1403)	592,336.19
Bank of America	53,800.00		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Deposited 3/5/E	127,416.24	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller:		Adjustments For Items Unpaid By Seller:	
210. City/Town Taxes		510. City/Town Taxes	
211. County Taxes		511. County Taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	598,216.24	520. Total Reductions in Amount Due Seller	592,336.19
<b>300. Cash at Settlement from/to Borrower:</b>		<b>600. Cash at Settlement to/from Seller:</b>	
301. Gross amount due from Borrower (line 120)	598,216.24	601. Gross amount due to Seller (line 420)	592,336.19
302. Less amount paid by/for Borrower (line 220)	598,216.24	602. Less reductions in amount due Seller (line 52)	592,336.19
303. Cash FROM/TO Borrower:	0.00	603. Cash TO/FROM Seller:	0.00

L. SETTLEMENT CHARGES:

ESCROW FILE NUMBER:

00033236-001 LR

700. Total Sales/Broker's Commission:		Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
Based on Price \$588,500.00 @ $\frac{1}{8}\%$ =			
Division of Commission (line 700) follows:			
701. \$	to		
702. \$	to		
\$	to		
703. Commission paid at settlement			
704.			
800. Items Payable in Connection With Loan:			
801. Loan Origination Fee			
802. Loan Discount Fee			
803. Appraisal Fee to Homefocus Services, LLC			(Lender \$250.00 POC)
804. Credit Report to CBC			(Lender \$0.80 POC)
805. Lenders inspection Fee			
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
808. Tax Service to Homefocus Tax Services LLC		82.00	
809. Application to Bank of America		200.00	
810. Flood Hazard Certification to Homefocus Services, LLC		11.00	
811. **See attached for breakdown		561.65	
900. Items Required By Lender To Be Paid In Advance:			
901. Interest from 03/01/08 to 03/06/08 @\$57.12/day (5 days)		285.60	
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium			
904.			
905.			
1000. Reserves Deposited With Lender:			
1001. Hazard Insurance			
1002. Mortgage Insurance			
1003. City Property Taxes			
1004. County Property Taxes			
1005. Annual Assessments			
1006.			
1007.			
1008. Aggregate Adjustment months @ \$			
1100. Title Charges:			
1101. Settlement or closing fee to Independent Closings		946.00	78.97
1102. Abstract or title search			
1103. Title examination			
1104. Title insurance binder			
1105. Document preparation to Independent Closings		150.00	200.00
1106. Notary Fees			
1107. Attorney's Fees			
(includes above item numbers: )			
1108. Title insurance to Financial Title Company C		668.00	
(included above item numbers: )			
1109. Lender's coverage \$ 417,000.00			
1110. Owner's coverage \$ 588,500.00		2,082.00	
Lender's coverage \$			
Lender's coverage \$			
1111. Disbursement to Financial Title Company C		250.00	
1112. Title Endorsement to Financial Title Company C		54.00	
1113. **See attached for breakdown		1,100.00	300.00
1200. Government Recording and Transfer Charges			
1201. Recording Fees: Doc \$ 15.00 Mortgage \$ 77.00 Release \$ 23.00		92.00	23.00
1202. City/County tax/stamps			
1203. State tax/stamps			
1204. City Transfer Tax			
1205. County Transfer Tax to Financial Title Company C			647.35
1206.			
1207.			
1300. Additional Settlement Charges:			
1301. Survey to			
1302. Pest Inspection			
1303. Tax Default-March 2009 to Contra Costa Co. Tax Collector			30,979.66
1304. Consulting to Logan Gannon & Associates			4,708.00
1305. Notary to Debora Fox			150.00
1306. Proceeds to Stonemark Asset Portfolio, a C			555,219.21
1307.			
1400. Total Settlement Charges (Enter on line 103, Section J -and- line 502, Section K)		5,910.05	592,306.19

**BREAKDOWN OF NEW LOANS**

Description	Buyer Amount	Seller Amount
Bank of America, P.O. Box 35140, Louisville, KY 40202, Loan# 5003795687	417,000.00	
Bank of America, P.O. Box 35140, Louisville, KY 40202, Loan# 5501670712	53,800.00	
<b>Total of New Loans.</b>	<b>470,800.00</b>	

**HUD 800 ITEMS PAYABLE IN CONNECTION WITH LOAN**

Description	Buyer Amount	Seller Amount
812. Lender Closing to Bank of America	719.00	
815. Lender Premium Pricing on 2nd to Bank of America	(203.90)	
816. Processing on 2nd to Bank of America	100.00	
817. Interest on 2nd to Bank of America	(53.45)	
<b>Total as shown on HUD Page 2 Line #811.</b>	<b>561.65</b>	

**HUD 1113 DETAILED BREAKDOWN OF TITLE CHARGES**

Description	Buyer Amount	Seller Amount
1114. EDocs x 2 to Independent Closings	150.00	
1115. Loan Tie In x 2 to Independent Closings	100.00	
1116. Courier Services to Independent Closings	150.00	
1117. Escrow on 2nd to Independent Closings	300.00	
1118. ALTA on 2nd to Financial Title Company C	200.00	
1119. Additional Doc. Prep to Note & Deed of Trust		200.00
1120. Additional Doc. Prep to Sub Trustee & Reconveyance		100.00
1121. Additional Courier & Toll to Lee Robertson	200.00	
<b>Total as shown on HUD Page 2 Line #1113.</b>	<b>1,100.00</b>	<b>300.00</b>