

BUYER'S STATEMENT

File No.: 2022-545
 Escrow Officer/Closer: E. Rebecca Goss
 Settlement Date: October 28, 2022
 Borrower: Nayef Abushaar,
 Seller: Michelle Deniece Washington
 Property: 408 W. Sycamore Street
 Chase City, VA 23924

DEBITS

Sale Price of Property		135,000.00
Property Taxes		\$ 112.83
10/29/22-01/01/23 Borrower tax period		
Appraisal Desk Review Fee	to Benchmark Community Bank	50.00
Document Preparation Fee	to Benchmark Community Bank	425.00
Loan Origination Fee	to Benchmark Community Bank	1,050.00
Appraisal Fee	to Residential Appraisal	
\$ 600.00		
Paid by Borrower before closing		
Credit Report Fee	to Kroll Factual Data	10.00
Flood Certification Fee	to ServiceLink National Flood	17.60
Tax Service Fee	to Info-Pro Lender Services Inc.	94.00
Title - Settlement Fee	to Consumer Escrow & Title, Inc.	495.00
Title - CPL Premium	to Consumer Escrow & Title, Inc.	35.00
Title - Search/Abstract Fee	to Consumer Escrow & Title, Inc.	250.00
Title - Binder Fee	to Consumer Escrow & Title, Inc.	50.00
Title - Courier Fee	to Consumer Escrow & Title, Inc.	35.00
Title - Lender's Title Insurance	to Consumer Escrow & Title, Inc.	321.00
Recording Fees	to Mecklenburg County Clerk's Office	103.00
Deed:\$52.00 Mortgage:\$51.00		
Deed County Transfer Tax	to Mecklenburg County Clerk's Office	135.17
Homeowner's Insurance Premium	to State Farm Insurance Companies	887.00
(12 mo.)		
Homeowner's Insurance	to Benchmark Community Bank	221.75
\$73.92 per month for 3 mo.		
Prepaid Interest	to Benchmark Community Bank	260.70
\$17.38 per day from 10/28/22 to 11/12/22		
County Taxes	to Benchmark Community Bank	108.13
\$54.06 per month for 2 mo.		
Chase City Taxes	to Benchmark Community Bank	648.80
\$54.06 per month for 12 mo.		
Aggregate Adjustment	to Benchmark Community Bank	-329.88
Title - Owner's Title Insurance (optional)	to Consumer Escrow & Title, Inc.	433.00
Deed State Transfer Tax	to Mecklenburg County Clerk's Office	405.50
Mortgage County Transfer Tax	to Mecklenburg County Clerk's Office	87.50
Mortgage State Transfer Tax	to Mecklenburg County Clerk's Office	262.50
Gross Amount Due From Borrower	TOTAL DEBITS	\$ 141,168.60

BUYER'S STATEMENT - Continued

CREDITS

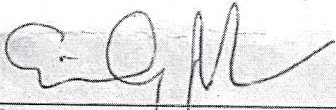
Deposit		1,000.00
Loan Amount		105,000.00
City/Town Taxes	07/01/22 to 10/29/22	216.59
Less Total Credits to Borrower		
	TOTAL CREDITS	<u>\$ 106,216.59</u>

BALANCE

From Borrower \$ 34,952.01

APPROVED:

Nayef 10/28/22
Nayef Abushaar,


Consumer Escrow & Title, Inc.

SELLER'S STATEMENT

File No.: 2022-545
 Escrow Officer/Closer: E. Rebecca Goss
 Settlement Date: October 28, 2022
 Borrower: Nayef Abushaar,
 Seller: Michelle Deniece Washington-
 Property: 408 W. Sycamore Street
 Chase City, VA 23924

CREDITS

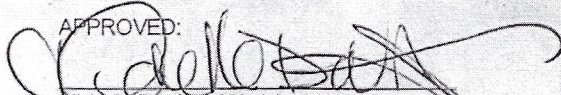
Sale Price of Property	135,000.00
Total Credits to Seller	TOTAL CREDITS
	<u>\$ 135,000.00</u>

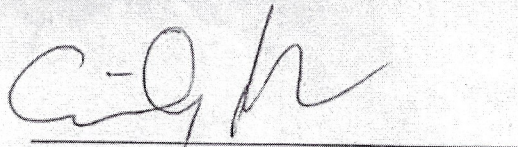
DEBITS

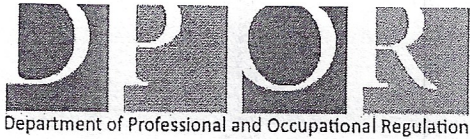
City/Town Taxes	07/01/22 to 10/29/22	216.59
Property Taxes		\$ 211.57
	07/01/22-10/29/22 Seller tax period	
Deed Prep	to Thomson Lipscomb, Esq.	175.00
Document Coordination Fee	to Consumer Escrow & Title, Inc.	275.00
Commission	to NextHome 1st Choice	3,375.00
Indemnity Bond	to First American Title Insurance Company	324.40
Courier/Wire Fee	MAW/Proceeds to Consumer Escrow & Title, Inc.	105.00
Grantor's Tax Deed	to Mecklenburg County Clerk's Office	162.50
Less Total Reductions to Amount Due Seller	TOTAL DEBITS	<u>\$ 4,845.06</u>

BALANCE

To Seller \$ 130,154.94

APPROVED: 
 Michelle Deniece Washington-Askew


 Consumer Escrow & Title, Inc.



RESIDENTIAL PROPERTY DISCLOSURE STATEMENT SELLER AND PURCHASER ACKNOWLEDGEMENT FORM

The Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*) requires the owner of certain residential real property - whenever the property is to be sold or leased with an option to buy - to provide notification to the purchaser of disclosures required by the Act and to advise the purchaser that the disclosures are listed on the Real Estate Board webpage.

Certain transfers of residential property are excluded from this requirement (see § 55.1-702).

PROPERTY ADDRESS/ 408 W Sycamore Street, Chase City, VA 23924
LEGAL DESCRIPTION: _____

The purchaser is advised of the disclosures listed in the RESIDENTIAL PROPERTY DISCLOSURE STATEMENT located on the Real Estate Board webpage at:
https://www.dpor.virginia.gov/Consumers/Residential_Property_Disclosures

The owner(s) hereby provides notification as required under the Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*) and, if represented by a real estate licensee as provided in § 55.1-712, further acknowledges having been informed of the rights and obligations under the Act.

DocuSigned by:
Michelle D Washington-Askew
OWNER F36ED44C...

Owner

Michelle D Washington-Askew

Sep 13, 2022 | 2:48 PM PDT

Date

Date

The purchaser(s) hereby acknowledges receipt of notification of disclosures as required under the Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*). In addition, if the purchaser is (i) represented by a real estate licensee or (ii) not represented by a real estate licensee but the owner is so represented as provided in § 55.1-712, the purchaser further acknowledges having been informed of the rights and obligations under the Act.

DocuSigned by:
Nayef Abushaar
PURCHASER F3...

Purchaser

Nayef Abushaar

Sep 13, 2022 | 4:00 PM CDT

Date

Date

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN:				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER: 2022-559			7. LOAN NUMBER:	
	8. MORTGAGE INS CASE NUMBER:				

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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BUYER: Camla Viet Nguyen and Thaiphath Thi Pham 913 West Danville Street South Hill, VA 23970	E. NAME AND ADDRESS OF SELLER: Sarah A. Pratali 916 Forest Lane South Hill, VA 23970	F. NAME AND ADDRESS OF LENDER: _____ _____ _____
G. PROPERTY LOCATION: 913 West Danville Street South Hill, VA 23970 Mecklenburg County, Virginia	H. SETTLEMENT AGENT: Consumer Escrow & Title, Inc. PLACE OF SETTLEMENT 134 N. Mecklenburg Avenue, South Hill, VA 23970	I. SETTLEMENT DATE October 31, 2022

J. SUMMARY OF BUYER'S TRANSACTION			
100. GROSS AMOUNT DUE FROM BUYER:			
101. Contract Sales Price		60,000.00	
102. Personal Property			
103. Settlement Charges to Buyer (Line 1400)		947.00	
104.			
105.			
<i>Adjustments For Items Paid By Seller in advance</i>			
106. City/Town Taxes	11/01/22 to 07/01/23	403.51	
107. County Taxes	11/01/22 to 01/01/23	118.68	
108. Assessments	to		
109.			
110.			
111.			
112.			
120. GROSS AMOUNT DUE FROM BUYER		61,469.19	
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:			
201. Deposit or earnest money		5,000.00	
202. Principal Amount of New Loan(s)			
203. Existing loan(s) taken subject to			
204.			
205.			
206.			
207.			
208.			
209.			
<i>Adjustments For Items Unpaid By Seller</i>			
210. City/Town Taxes	to		
211. County Taxes	to		
212. Assessments	to		
213.			
214.			
215.			
216.			
217.			
218.			
219.			
220. TOTAL PAID BY/FOR BUYER		5,000.00	
300. CASH AT SETTLEMENT FROM/TO BUYER:			
301. Gross Amount Due From Buyer (Line 120)		61,469.19	
302. Less Amount Paid By/For Buyer (Line 220)		(5,000.00)	
303. CASH (X FROM) (TO) BUYER		56,469.19	

K. SUMMARY OF SELLER'S TRANSACTION			
400. GROSS AMOUNT DUE TO SELLER:			
401. Contract Sales Price		60,000.00	
402. Personal Property			
403.			
404.			
405.			
<i>Adjustments For Items Paid By Seller in advance</i>			
406. City/Town Taxes	to		
407. County Taxes	to		
408. Assessments	to		
409.			
410.			
411.			
412.			
420. GROSS AMOUNT DUE TO SELLER		60,000.00	
500. REDUCTIONS IN AMOUNT DUE TO SELLER:			
501. Excess Deposit (See Instructions)			
502. Settlement Charges to Seller (Line 1400)		5,312.00	
503. Existing loan(s) taken subject to			
504. Payoff of first Mortgage			
505. Payoff of second Mortgage			
506.			
507. (Deposit disb. as proceeds)			
508.			
509.			
<i>Adjustments For Items Unpaid By Seller</i>			
510. City/Town Taxes	07/01/22 to 11/01/22	205.00	
511. County Taxes	07/01/22 to 11/01/22	239.00	
512. Assessments	to		
513.			
514.			
515.			
516.			
517. Loan Payoff to Touchstone Bank		54,243.00	
518.			
519.			
520. TOTAL REDUCTION AMOUNT DUE SELLER		60,000.00	
600. CASH AT SETTLEMENT TO/FROM SELLER:			
601. Gross Amount Due To Seller (Line 420)		60,000.00	
602. Less Reductions Due Seller (Line 520)		(60,000.00)	
603. CASH (TO) (FROM) SELLER		0.00	

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Buyer

 Camla Viet Nguyen

 Thaiphath Thi Pham

Seller

 Sarah A. Pratali

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price	\$ 60,000.00 @ 6.0000 %	3,600.00		
<i>Division of Commission (line 700) as Follows:</i>				
701. \$ 1,800.00	to NextHome 1st Choice		PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
702. \$ 1,800.00	to NextHome 1st Choice			
703. Commission Paid at Settlement				3,600
704.	to			
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 Ins. App. Fee	to			
807. Assumption Fee	to			
808.				
809.				
810.				
811.				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901. Interest From	to @ \$ /day (days %)			
902. MIP Totlns. for LifeOfLoan	for months to			
903. Hazard Insurance Premium for	1.0 years to			
904.				
905.				
1000. RESERVES DEPOSITED WITH LENDER				
1001. Hazard Insurance	months @ \$ per month			
1002. Mortgage Insurance	months @ \$ per month			
1003. City/Town Taxes	months @ \$ per month			
1004. County Taxes	months @ \$ per month			
1005. Assessments	months @ \$ per month			
1006.	months @ \$ per month			
1007.	months @ \$ per month			
1008.	months @ \$ per month			
1100. TITLE CHARGES				
1101. Settlement or Closing Fee	to Consumer Escrow & Title, Inc.		450.00	
1102. Abstract or Title Search	to Consumer Escrow & Title, Inc.		250.00	
1103. Title Examination	to			
1104. Title Insurance Binder	to			
1105. Deed, LH, Settlement Cost	to Consumer Escrow & Title, Inc.			600
1106. Notary Fees	to			
1107. Attorney's Fees	to			
<i>(includes above item numbers:)</i>				
1108. Title Insurance	to			
<i>(includes above item numbers:)</i>				
1109. Lender's Coverage	\$			
1110. Owner's Coverage	\$			
1111. Wire Fee				
1112. Courier Fee				
1113.				
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201. Recording Fees: Deed \$ 47.00; Mortgage \$; Releases \$ 102.00			47.00	102.
1202. City/County Tax/Stamps: Grantee Tax 50.00; Grantee Tax			50.00	
1203. State Tax/Stamps: Grantee Tax 150.00; Grantee Tax			150.00	
1204. Grantor Deed Recording Tax	to Mecklenburg County Clerk's Office			60.
1205. Record LH	to Mecklenburg County Clerk's Office			68.
1300. ADDITIONAL SETTLEMENT CHARGES				
1301. Survey	to			
1302. Pest Inspection	to			
1303. Delinquent County Taxes 21&22	to Mecklenburg County Treasurer #24132			882
1304.				
1305.				
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)			947.00	5,312.

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Certified to be a true copy.

Consumer Escrow & Title, Inc.
Settlement Agent