

cf Schedule 4

811.			
812.			
813. Wire Fees to First National Bank		40.00	
814.			
900. Items Required By Lender To Be Paid In Advance			
901. Interest from 07/14/05 to 08/01/05 @ \$28.17 /day		507.06	
902. Mortgage Insurance Premium for	months to		
903. Hazard Insurance Premium for	1 years to Allied Insurance	POC \$634.00b	
904.	years to		
905.			
1000. Reserves Deposited With Lender			
1001. Hazard Insurance	months @ \$	per month	
1002. Mortgage Insurance	months @ \$	per month	
1003. City property taxes	months @ \$	per month	
1004. County property taxes	months @ \$	per month	
1005. Annual assessments	months @ \$	per month	
1006.	months @ \$	per month	
1007.	months @ \$	per month	
1008. Aggregate adjustment	months @ \$	per month	
1100. Title Charges			
1101. Settlement or closing fee	to Chalfant & Tompkins	250.00	
1102. Abstract or title search	to		
1103. Title examination	to		
1104. Title insurance binder	to Chalfant & Tompkins		
1105. Document preparation	to Chalfant & Tompkins		
1106. Notary fees	to		
1107. Attorney's fees	to		
(includes above items numbers:	)		
1108. Title insurance	to Chalfant & Tompkins	725.00	
(includes above items numbers:	)		
1109. Lender's coverage	\$ 175,000.00 premium 50.00		
1110. Owner's coverage	\$ 275,000.00 premium 675.00		
1111.			
1112. Return of Pkg-Courier to CTIC		47.00	
1113.			
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$ 30.00 ; Mortgage \$ 69.00 ; Release \$		99.00	
1202. City/county tax/stamps: Deed \$ ; Mortgage \$			
1203. State tax/stamps: Deed \$ ; Mortgage \$			
1204. Association Dues; to Big Island HOA		14.00	
1205.			
1300. Additional Settlement Charges			
1301. Survey to			
1302. Pest inspection to			
1303.			
1304.			
1305.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		3,925.06	

I have carefully reviewed this Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Settlement Statement.

Borrower(s) Cynthia L. Fortney 07/14/05 Seller(s)  
Dean L. Fortney 07/14/05

The Settlement Statement which I have prepared is a true and accurate account of funds received and funds disbursed or to be disbursed for this transaction.

07/14/05 Lisa A. Peterson Lisa A. Peterson, Settlement Agent

WARNING: It is a crime to knowingly make false statements to the United States on this form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.