

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File No. 25-2043	7. Loan No.	8. Mortgage Insurance Case No.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.				

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 & Address of Borrower: W. F. Marshall Family Partnership , LLLP 543 Driftwood Point Rd Santa Rosa Beach, FL 32459	E. Name & Address of Seller: Luther T. Guy, Jr. and Frances B. Guy 2390 County Road 21 Auburn, AL 36879	F. Name & Address of Lender:
G. Property Location: 2390 County Road 21 Waverly, AL 36879	H. Settlement Agent: Muncie Mattson & Gunter P.C.  Place of Settlement: 987 Drew Lane Auburn, AL 36830	I. Settlement Date: 02/20/2025 Funding Date: 02/20/2025 Disbursement Date: 02/20/2025

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction																																																																																																																																																																				
<table><tr><th colspan="2">100. Gross Amount Due from Borrower</th></tr><tr><td>101. Contract sales price</td><td>\$1,600,000.00</td></tr><tr><td>102. Personal property</td><td></td></tr><tr><td>103. Settlement charges to borrower (line 1400)</td><td>\$9,302.25</td></tr><tr><td>104.</td><td></td></tr><tr><td>105.</td><td></td></tr><tr><td>Adjustment for items paid by seller in advance</td><td></td></tr><tr><td>106. City/Town Taxes</td><td></td></tr><tr><td>107. County Taxes</td><td></td></tr><tr><td>108. Assessments</td><td></td></tr><tr><td>109.</td><td></td></tr><tr><td>110.</td><td></td></tr><tr><td>111.</td><td></td></tr><tr><td>112.</td><td></td></tr><tr><td>120. Gross Amount Due from Borrower</td><td>\$1,609,302.25</td></tr><tr><th colspan="2">200. Amount Paid by or in Behalf of Borrower</th></tr><tr><td>201. Deposit</td><td>\$50,000.00</td></tr><tr><td>202. Principal amount of new loan(s)</td><td></td></tr><tr><td>203. Existing loan(s) taken subject to</td><td></td></tr><tr><td>204.</td><td></td></tr><tr><td>205.</td><td></td></tr><tr><td>206.</td><td></td></tr><tr><td>207.</td><td></td></tr><tr><td>208. February Rent</td><td>\$2,000.00</td></tr><tr><td>209.</td><td></td></tr><tr><th colspan="2">Adjustments for items unpaid by seller</th></tr><tr><td>210. City/Town Taxes</td><td></td></tr><tr><td>211. County Taxes 10/01/2024 to 02/20/2025</td><td>\$830.72</td></tr><tr><td>212. Assessments</td><td></td></tr><tr><td>213.</td><td></td></tr><tr><td>214.</td><td></td></tr><tr><td>215.</td><td></td></tr><tr><td>216.</td><td></td></tr><tr><td>217.</td><td></td></tr><tr><td>218.</td><td></td></tr><tr><td>219.</td><td></td></tr><tr><td>220. Total Paid by/for Borrower</td><td>\$52,830.72</td></tr><tr><th colspan="2">300. Cash at Settlement from/to Borrower</th></tr><tr><td>301. Gross amount due from borrower (line 120)</td><td>\$1,609,302.25</td></tr><tr><td>302. Less amounts paid by/for borrower (line 220)</td><td>\$52,830.72</td></tr><tr><td>303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</td><td>\$1,556,471.53</td></tr></table>	100. Gross Amount Due from Borrower		101. Contract sales price	\$1,600,000.00	102. Personal property		103. Settlement charges to borrower (line 1400)	\$9,302.25	104.		105.		Adjustment for items paid by seller in advance		106. City/Town Taxes		107. County Taxes		108. Assessments		109.		110.		111.		112.		120. Gross Amount Due from Borrower	\$1,609,302.25	200. Amount Paid by or in Behalf of Borrower		201. Deposit	\$50,000.00	202. Principal amount of new loan(s)		203. Existing loan(s) taken subject to		204.		205.		206.		207.		208. February Rent	\$2,000.00	209.		Adjustments for items unpaid by seller		210. City/Town Taxes		211. County Taxes 10/01/2024 to 02/20/2025	\$830.72	212. Assessments		213.		214.		215.		216.		217.		218.		219.		220. Total Paid by/for Borrower	\$52,830.72	300. Cash at Settlement from/to Borrower		301. Gross amount due from borrower (line 120)	\$1,609,302.25	302. Less amounts paid by/for borrower (line 220)	\$52,830.72	303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$1,556,471.53	<table><tr><th colspan="2">400. Gross Amount Due to Seller</th></tr><tr><td>401. Contract sales price</td><td>\$1,600,000.00</td></tr><tr><td>402. Personal property</td><td></td></tr><tr><td>403.</td><td></td></tr><tr><td>404.</td><td></td></tr><tr><td>405.</td><td></td></tr><tr><td>Adjustment for items paid by seller in advance</td><td></td></tr><tr><td>406. City/Town Taxes</td><td></td></tr><tr><td>407. County Taxes</td><td></td></tr><tr><td>408. Assessments</td><td></td></tr><tr><td>409.</td><td></td></tr><tr><td>410.</td><td></td></tr><tr><td>411.</td><td></td></tr><tr><td>412.</td><td></td></tr><tr><td>420. Gross Amount Due to Seller</td><td>\$1,600,000.00</td></tr><tr><th colspan="2">500. Reductions in Amount Due to Seller</th></tr><tr><td>501. Excess deposit (see instructions)</td><td></td></tr><tr><td>502. Settlement charges to seller (line 1400)</td><td>\$80,100.00</td></tr><tr><td>503. Existing loan(s) taken subject to</td><td></td></tr><tr><td>504. Payoff of First Mortgage Loan</td><td></td></tr><tr><td>505. Payoff of Second Mortgage Loan</td><td></td></tr><tr><td>506.</td><td></td></tr><tr><td>507.</td><td></td></tr><tr><td>508. February Rent</td><td>\$2,000.00</td></tr><tr><td>509.</td><td></td></tr><tr><th colspan="2">Adjustments for items unpaid by seller</th></tr><tr><td>510. City/Town Taxes</td><td></td></tr><tr><td>511. County Taxes 10/01/2024 to 02/20/2025</td><td>\$830.72</td></tr><tr><td>512. Assessments</td><td></td></tr><tr><td>513.</td><td></td></tr><tr><td>514.</td><td></td></tr><tr><td>515.</td><td></td></tr><tr><td>516.</td><td></td></tr><tr><td>517.</td><td></td></tr><tr><td>518.</td><td></td></tr><tr><td>519.</td><td></td></tr><tr><td>520. Total Reduction Amount Due Seller</td><td>\$82,930.72</td></tr><tr><th colspan="2">600. Cash at Settlement to/from Seller</th></tr><tr><td>601. Gross amount due to seller (line 420)</td><td>\$1,600,000.00</td></tr><tr><td>602. Less reductions in amounts due seller (line 520)</td><td>\$82,930.72</td></tr><tr><td>603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller</td><td>\$1,517,069.28</td></tr></table>	400. Gross Amount Due to Seller		401. Contract sales price	\$1,600,000.00	402. Personal property		403.		404.		405.		Adjustment for items paid by seller in advance		406. City/Town Taxes		407. County Taxes		408. Assessments		409.		410.		411.		412.		420. Gross Amount Due to Seller	\$1,600,000.00	500. Reductions in Amount Due to Seller		501. Excess deposit (see instructions)		502. Settlement charges to seller (line 1400)	\$80,100.00	503. Existing loan(s) taken subject to		504. Payoff of First Mortgage Loan		505. Payoff of Second Mortgage Loan		506.		507.		508. February Rent	\$2,000.00	509.		Adjustments for items unpaid by seller		510. City/Town Taxes		511. County Taxes 10/01/2024 to 02/20/2025	\$830.72	512. Assessments		513.		514.		515.		516.		517.		518.		519.		520. Total Reduction Amount Due Seller	\$82,930.72	600. Cash at Settlement to/from Seller		601. Gross amount due to seller (line 420)	\$1,600,000.00	602. Less reductions in amounts due seller (line 520)	\$82,930.72	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$1,517,069.28
100. Gross Amount Due from Borrower																																																																																																																																																																					
101. Contract sales price	\$1,600,000.00																																																																																																																																																																				
102. Personal property																																																																																																																																																																					
103. Settlement charges to borrower (line 1400)	\$9,302.25																																																																																																																																																																				
104.																																																																																																																																																																					
105.																																																																																																																																																																					
Adjustment for items paid by seller in advance																																																																																																																																																																					
106. City/Town Taxes																																																																																																																																																																					
107. County Taxes																																																																																																																																																																					
108. Assessments																																																																																																																																																																					
109.																																																																																																																																																																					
110.																																																																																																																																																																					
111.																																																																																																																																																																					
112.																																																																																																																																																																					
120. Gross Amount Due from Borrower	\$1,609,302.25																																																																																																																																																																				
200. Amount Paid by or in Behalf of Borrower																																																																																																																																																																					
201. Deposit	\$50,000.00																																																																																																																																																																				
202. Principal amount of new loan(s)																																																																																																																																																																					
203. Existing loan(s) taken subject to																																																																																																																																																																					
204.																																																																																																																																																																					
205.																																																																																																																																																																					
206.																																																																																																																																																																					
207.																																																																																																																																																																					
208. February Rent	\$2,000.00																																																																																																																																																																				
209.																																																																																																																																																																					
Adjustments for items unpaid by seller																																																																																																																																																																					
210. City/Town Taxes																																																																																																																																																																					
211. County Taxes 10/01/2024 to 02/20/2025	\$830.72																																																																																																																																																																				
212. Assessments																																																																																																																																																																					
213.																																																																																																																																																																					
214.																																																																																																																																																																					
215.																																																																																																																																																																					
216.																																																																																																																																																																					
217.																																																																																																																																																																					
218.																																																																																																																																																																					
219.																																																																																																																																																																					
220. Total Paid by/for Borrower	\$52,830.72																																																																																																																																																																				
300. Cash at Settlement from/to Borrower																																																																																																																																																																					
301. Gross amount due from borrower (line 120)	\$1,609,302.25																																																																																																																																																																				
302. Less amounts paid by/for borrower (line 220)	\$52,830.72																																																																																																																																																																				
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$1,556,471.53																																																																																																																																																																				
400. Gross Amount Due to Seller																																																																																																																																																																					
401. Contract sales price	\$1,600,000.00																																																																																																																																																																				
402. Personal property																																																																																																																																																																					
403.																																																																																																																																																																					
404.																																																																																																																																																																					
405.																																																																																																																																																																					
Adjustment for items paid by seller in advance																																																																																																																																																																					
406. City/Town Taxes																																																																																																																																																																					
407. County Taxes																																																																																																																																																																					
408. Assessments																																																																																																																																																																					
409.																																																																																																																																																																					
410.																																																																																																																																																																					
411.																																																																																																																																																																					
412.																																																																																																																																																																					
420. Gross Amount Due to Seller	\$1,600,000.00																																																																																																																																																																				
500. Reductions in Amount Due to Seller																																																																																																																																																																					
501. Excess deposit (see instructions)																																																																																																																																																																					
502. Settlement charges to seller (line 1400)	\$80,100.00																																																																																																																																																																				
503. Existing loan(s) taken subject to																																																																																																																																																																					
504. Payoff of First Mortgage Loan																																																																																																																																																																					
505. Payoff of Second Mortgage Loan																																																																																																																																																																					
506.																																																																																																																																																																					
507.																																																																																																																																																																					
508. February Rent	\$2,000.00																																																																																																																																																																				
509.																																																																																																																																																																					
Adjustments for items unpaid by seller																																																																																																																																																																					
510. City/Town Taxes																																																																																																																																																																					
511. County Taxes 10/01/2024 to 02/20/2025	\$830.72																																																																																																																																																																				
512. Assessments																																																																																																																																																																					
513.																																																																																																																																																																					
514.																																																																																																																																																																					
515.																																																																																																																																																																					
516.																																																																																																																																																																					
517.																																																																																																																																																																					
518.																																																																																																																																																																					
519.																																																																																																																																																																					
520. Total Reduction Amount Due Seller	\$82,930.72																																																																																																																																																																				
600. Cash at Settlement to/from Seller																																																																																																																																																																					
601. Gross amount due to seller (line 420)	\$1,600,000.00																																																																																																																																																																				
602. Less reductions in amounts due seller (line 520)	\$82,930.72																																																																																																																																																																				
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$1,517,069.28																																																																																																																																																																				

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

L. Settlement Charges

700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows :			
701. \$40,000.00 to True South Properties			
702. \$40,000.00 to True South Properties			
703. Commission paid at settlement			\$80,000.00
704.			
800. Items Payable in Connection with Loan			
801. Our origination charge			
802. Your credit or charge (points) for the specific interest rate chosen			
803. Appraisal fee			
804. Credit report			
805. Tax service			
806. Flood certification			
807.			
808.			
809.			
810.			
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 02/20/2025 to 03/01/2025			
902. Mortgage insurance premium			
903. Homeowner's insurance			
904.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account			
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100. Title Charges			
1101. Settlement or closing fee to Muncie Mattson & Gunter P.C.		\$575.00	
1102. Owner's title insurance to Stewart Title Guaranty Company		\$3,750.00	
1103. Lender's title insurance to Stewart Title Guaranty Company			
1104. Lender's title policy limit \$			
1105. Owner's title policy limit \$1,600,000.00			
1106.			
1107. Title Exam to Muncie & Mattson, P.C.		\$150.00	
1108. Courier Fee to Muncie & Mattson, P.C.		\$40.00	
1109. Document Preparation to Muncie & Mattson, P.C.			\$100.00
1110. Title Search to Plains Title & Escrow, LLC		\$175.00	
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$17.25 Mortgage \$ Release \$ to Lee County Judge of Probate		\$17.25	
1202. City/County tax/stamps Deed \$ Mortgage \$			
1203. State tax/stamps Deed \$1,600.00 Mortgage \$ to Lee County Judge of Probate		\$1,600.00	
1204. E-Filing Fee to Simplifile		\$10.00	
1300. Additional Settlement Charges			
1301.			
1302.			
1303. Survey Fee, Plot Plan to Baseline		\$2,985.00	
1304.			
1305.			
1306.			
1307.			
1308.			
1309.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$9,302.25	\$80,100.00

See signature addendum

W. F. Marshall Family Partnership , LLLP, a Georgia Partnership  
By: W. F. Marshall Family, LLC, its General Partner

By: William F. Marshall, its Manager

Date

Luther T. Guy, Jr.

Date

Frances B. Guy

Date

The HUD-1 settlement statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement

Settlement Agent

Date