LOAN SIGNING AGENT PRACTICE PACKAGE

Seller Closing Package (Texas) – Document Index & Notarization Guide

Seller:	Sally Seller, a single person	**Buyer:**	Sam Buyer
Property:	123 Main Street, Anytown, TX 77001 (Harris County)	**Lender:**	ABC Mortgage LLC
Title Company:	Lone Star Title Company	**File No.:**	LST-2026-55412
Closing Date:	May 1, 2026	**Sale Price:**	$257,500.00

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3	Borrower / Owner / Purchaser Affidavit	12–13	**YES – Notarize**
4	Tax and Assessment Proration Agreement	14–15	No
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6	Texas Disclosure Form T-64	18–19	No
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9 documents require notarization (highlighted). Page numbers refer to this package. The Seller signs each document in this package; the Seller is single, so there is one signer. Sign exactly as printed, and all dates on signature lines and acknowledgements must match. Buyer-only documents and lender-only documents are not included.

PRACTICE DOCUMENT NOTICE: For Loan Signing Agent training only. All borrower, lender, title company and property information is fictitious. Not legally operative; do not record or use for any real transaction.

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	04/28/2026
Closing Date	05/01/2026
Disbursement Date	05/05/2026
Settlement Agent	LONE STAR TITLE COMPANY
File #	LST-2026-55412
Property	123 Main Street Anytown, TX 77001
Sale Price	$257,500.00

Transaction Information

Borrower(s)	Sam Buyer 789 Pine Street Anytown, TX 77002
Seller(s)	Sally Seller 456 Oak Lane #233 Anytown, TX 77001
Lender	ABC Mortgage LLC

Loan Information

Loan Term	30 yr.
Purpose	Purchase
Product	
Loan Type	Conventional Insured
Loan ID #	2026-TX-084725
MIC #	

Loan Terms

		Can this amount increase after closing?
Loan Amount	**$257,500**	**No**
Interest Rate	**6.99%**	**No**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	**$1,711.42**	**No**
		Does the loan have these features?
Prepayment Penalty		**No**
Balloon Payment		**No**

Projected Payments

Payment Calculation	**Years 1-30**
Principal & Interest	**$1,711.42**
Mortgage Insurance	**+** ——
Estimated Escrow *Amount can increase over time.*	**+ $664.03**
Estimated Total Monthly Payment	**$2,375.45**

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time.* *See page 4 for details*	**$0.00** **a month**	☐ **Property Taxes** ☐ **Homeowner's Insurance** ☐ **Other:**	

See Escrow Account on page 4 for details. You must pay for other property costs separately.

Costs at Closing

Closing Costs	**$12,978.62**	**Includes $5,131.57 in Loan Costs + $9,778.30 in Other Costs - $-1,931.25 in Lender Credits.** *See page 2 for details*
Cash to Close	**$-499.35**	**Includes Closing Costs. See "Calculating Cash to Close" on page 3 for details.** *See "Calculating Cash to Close" on page 3 for details.*

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Closing Cost Details

LOAN COSTS	Borrower Paid At Closing	Borrower Paid Before Closing	Seller Paid At Closing	Seller Paid Before Closing	Paid by Others
A. Origination Charges	**$1,275.00**				
01 0% of Loan Amount (Points)					
02 Origination Fee	$1,275.00				
B. Services Borrower Did Not Shop For	**$1,013.85**				
01 Appraisal Fee to Sample Appraisal Co	$800.00				
02 Credit Report Fee to Sample Credit Bureau	$180.00				
03 Flood determination Fee to Sample Flood Services	$5.50				
04 Flood Life of Loan Coverage to Sample Flood Services	$3.40				
05 MERS Registration Fee to MERS	$24.95				
06					
07					
08					
C. Services Borrower Did Shop For	**$2,842.72**				
01 Courier Fee to LONE STAR TITLE COMPANY	$80.00		$80.00		
02 Deed Preparation Fee to Brennan & Walsh LLP			$125.00		
03 E-recording Submission fee (Simplifile) to LONE STAR TITLE COMPANY fbo Simplifile	$21.32		$10.66		
04 HOA New account set up fee to Sample Heights HOA	$347.50				
05 HOA package order fee (HomeftiseDocs or CertiCondos) to LONE STAR TITLE			$540.80		
06 HOA transfer fee to Sample Management Group	$150.00		$70.00		
07 Mobile Notary Fee to Sample Mobile Notary	$150.00				
08 Tax Certificate Fee (Tax Service) to LONE STAR TITLE COMPANY fbo Qualia			$83.98		
09 Title - Lender's T-17 Endorsement to Sample Title Insurance Company	$25.00				
10 Title - Lender's T-19 Endorsement to Sample Title Insurance Company	$77.90				
11 Title - Lender's T-3 Endorsement to Sample Title Insurance Company	$5.00				
12 Title - Lender's T-36 Endorsement to Sample Title Insurance Company	$25.00				
13 Title - Lender's Title Policy to Sample Title Insurance Company	$1,558.00				
14 Title - Settlement Fee to LONE STAR TITLE COMPANY	$400.00		$400.00		
15 Title - State of Texas Policy Guaranty Fee (Lender's Policy) to Texas Title Insurance Guaranty Association	$3.00				
16 Title Exam Fee (Sample Title) to LONE STAR TITLE COMPANY fbo Sample Title			$85.00		
D. TOTAL LOAN COSTS (Borrower-Paid)	**$5,131.57**				
Loan Costs Subtotals (A + B + C)	$5,131.57				

OTHER COSTS					
E. Taxes and Other Government Fees	**$158.00**				
01 Recording Fees Deed: $29.00 Deed of Trust: $129.00	$158.00		$33.00		
F. Prepaids	**$2,223.96**				
01 Homeowner's Insurance Premium (mo.) to Sample Insurance Agency, LLC	$1,435.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($49.31 per day from 05/05/26 to 06/01/26)	$788.96				
04 Property Taxes (mo.)					
G. Initial Escrow Payment at Closing	**$7,396.34**				
01 Homeowner's insurance $103.00 per month for 3 months	$309.00				
02 Mortgage insurance					
03 Property taxes $191.67 per month for 13 months	$2,491.71				
04 City Property Taxes $119.75 per month for 13 months	$1,556.75				
05 School Property Taxes $249.61 per month for 13 months	$3,244.93				
08 Aggregate adjustment	$-206.05				
H. Other					
01 Home warranty plan to Sample Home Warranty			$540.00		
02 Listing Agent Commission to Example Realty LLC			$3,862.00		
03 Selling Agent Commission to Sample Realty Group			$7,725.00		
04 Title - Owner's Title Policy (Optional) to Sample Title Insurance			$100.00		
05 Title - State of Texas Policy Guaranty Fee (Owner's Policy) to Texas Title Insurance Guaranty Association			$3.00		
06					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$9,778.30**				
Other Costs Subtotals (E + F + G + H)	$9,778.30				

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$12,978.62**				
Closing Costs Subtotals (D + I)	$14,909.87		$13,658.44		
Lender Credits	$-1,931.25				

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Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	$0	$12,978.62	**NO**
Closing Costs Paid Before Closing	$0	$0.00	**NO**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0.00	**NO**
Down Payment/Funds from Borrower	$0	$0.00	**NO**
Deposit	$0	$-600.00	**NO**
Funds for Borrower	$0	$0.00	**NO**
Seller Credits	$0	$-5,750.00	**NO**
Adjustments and Other Credits	$0	$-7,127.97	**NO**
Cash to Close	**$0**	**$-499.35**	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION	
K. Due from Borrower at Closing	**$270,585.76**
01 Sale Price of Property	$257,500.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	$12,978.62
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes	
09 County Taxes	
10 Assessments 05/01/2026 to 01/01/2027	$107.14
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	**$271,085.11**
01 Deposit	$600.00
02 Loan Amount	$257,500.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	$5,750.00
Other Credits	
06 Good Faith Deposit to ABC Mortgage LLC	$500.00
07	
Adjustments	
08 Title Policy Adjustment	$1,458.00
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes	
13 County Taxes 01/01/2026 to 05/01/2026	$1,802.21
14 Assessments	
15 ISD Taxes 01/01/2026 to 05/01/2026	$2,348.06
16 MUD Taxes 01/01/2026 to 05/01/2026	$1,126.84
17	
Calculation	
Total Due from Borrower at Closing (K)	$270,585.76
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$271,085.11
Cash to Close ☐ **From** ☒ **To Borrower**	**$499.35**

SELLER'S TRANSACTION	
M. Due to Seller at Closing	**$257,607.14**
01 Sale Price of Property	$257,500.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes	
11 Assessments 05/01/2026 to 01/01/2027	$107.14
12	
13	
14	
15	
16	
N. Due from Seller at Closing	**$234,549.98**
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	$13,658.44
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to Prior Lender LLC	$208,406.43
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	$5,750.00
09	
10 Title Policy Adjustment	$1,458.00
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes 01/01/2026 to 05/01/2026	$1,802.21
16 Assessments	
17 ISD Taxes 01/01/2026 to 05/01/2026	$2,348.06
18 MUD Taxes 01/01/2026 to 05/01/2026	$1,126.84
19	
Calculation	
Total Due to Seller at Closing (M)	$257,607.14
Total Due from Seller at Closing (N)	-$234,549.98
Cash to Close ☐ **From** ☒ **To Seller**	**$23,057.16**

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Assumption
If you sell or transfer this property to another person, your lender
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☐ does not have a demand feature.

Late Payment
If your payment is more than **15 days late**, your lender will charge a late fee of of the late payment amount.

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in

123 Main Street

Anytown, TX 77001

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Cost over Year 1	**$7,968.36**	Estimated total amount over year 1 for your escrowed property costs: • *Homeowner's insurance* • *Property taxes* • *City Property Taxes* • *School Property Taxes*
Non-Escrowed Property Cost over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	**$7,396.34**	A cushion for the escrow account you pay at closing. See **Section G** on page 2.
Monthly Escrow Payment	**$664.03**	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it
☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance.

Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Cost over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In The Future
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

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Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☐ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing the loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

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Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	ABC Mortgage LLC		Sample Realty Group	Example Realty LLC	LONE STAR TITLE COMPANY
Address	2750 Capitol Ridge Drive Dallas, TX 75201		100 Realty Way Anytown, TX 77001		500 TITLE WAY SUITE 100 ANYTOWN, TX 77001
NMLS ID					
ST License ID					123456
Contact	Morgan Lee		Pat Agent	Chris Broker	Alex Rivera
Contact NMLS ID					
Contact ST License ID					654321
Email	mlee@abcmortgage .com		pat.agent@samplerealty .com	chris.broker@example.com	closings@lonestartitle.com
Phone	(214) 555-0163		(214) 555-0171	(214) 555-0172	(214) 555-0101

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Sam Buyer **Date**

Sally Seller **Date**

Lone Star Title Company

Closing with confidence.

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

Disclosure for Residential Closings

TITLE COMPANY	LONE STAR TITLE COMPANY	BUYER(S)	Sam Buyer
GF NUMBER	LST-2026-55412	SELLER(S)	Sally Seller
PROPERTY	123 Main Street Anytown, TX 77001	LENDER	ABC Mortgage LLC

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By initialing some or all of the following items as may be appropriate for this transaction, each SELLER and/or BUYER acknowledges its understanding of the disclosures being made by LONE STAR TITLE COMPANY(hereinafter called "TITLE COMPANY") and affirms the representations made by them to TITLE COMPANY and its title insurance underwriter in interest. Singular reference to “Seller” and “Buyer” includes multiple individuals/entitles identified above. Any numbers item not applying to this transaction may be crossed out.

Buyer’s Initials:

_____

_____

WAIVER OF INSPECTION. In consideration of the issuance by TITLE COMPANY to BUYER of a Texas Residential Owner Policy of Title Insurance (in this document such policy is referred to as the "Owner Title Policy") insuring good and indefeasible title to the Property, except as to be shown in Schedule B of the Owner Title Policy and subject to the terms and conditions of such Owner Title Policy, BUYER hereby waives any obligation on the part of TITLE COMPANY to inspect the Property.

BUYER agrees to accept an Owner Title Policy containing the Schedule B exception for **"RIGHTS OF PARTIES IN POSSESSION".** "Rights of Parties in Possession" shall mean one or more persons or entities who are themselves actually physically occupying the property or a portion thereof under a claim or right adverse to the insured owner of the Property as shown on Schedule A of the Owner Title Policy. "Possession includes open acts or visible evidence of occupancy and may include any visible and apparent roadway or easement on or across all or any part of the Property (but this exception does not extend to any right, claim or interest evidenced by a document recorded in the real estate records maintained by the County Clerk of the county in which all or a part of Property is located). Buyer assumes full responsibility for obtaining possession from the Property's present occupants. However, if the BUYER does not initial this paragraph, the BUYER is indicating the BUYER'S refusal to accept an Owner Title Policy containing an exception as to "RIGHTS OF PARTIES IN POSSESSION". TITLE COMPANY may then require an inspection of the property and additional charges may be assessed for the reasonable and actual costs of such an inspection. TITLE COMPANY may make additional exceptions in Schedule B of the Owner Title Policy for matters revealed by such inspection.

Buyer’s Initials:

OWNERS POLICY REJECTION Pursuant to the requirement of TEXAS INSURANCE CODE Article 9.55, BUYER hereby acknowledges that the Lender Policy of Title Insurance to be Issued under the file number referenced above,

DOES NOT APPLY

in consideration of $_____ paid in policy premium, will be issued for the benefit and protection of the Lender ONLY and that such Policy will not afford title insurance coverage to BUYER in the event of a defect in the title to the real estate being acquired. An Owner Policy in the amount of $_____ may be issued for an additional premium cost of $_____. BUYER HEREBY REJECTS THE ISSUANCE OF AN OWNER POLICY.

Buyer's Initials: _____ Seller's Initials: _____

_____ _____

QUALIFIED POLICY PREMIUM PASS-THROUGH. BUYER has requested that the Owner Policy premium paid (or to be paid) by SELLER in this transaction be applied to issuance of an Owner Policy in favor of BUYER'S transferee in a subsequent, qualifying transaction. BUYER understands that this application of the premium will not result in issuance of any Owner Policy in favor of BUYER and BUYER has rejected issuance of an Owner Policy in BUYER'S favor. SELLER HEREBY CONSENTS TO THIS APPLICATION OF THE PREMIUM CHARGES AS AGREED UPON BY SELLER AND BUYER.

Buyer's Initials: _____

_____

RECEIPT OF COMMITMENT. BUYER acknowledges having received a copy of the preliminary Commitment for Title Insurance issued in connection with the above referenced transaction and any copies of the documents described therein requested by BUYER. Buyer also understand that BUYER'S Owner Policy will contain the exceptions set forth in Schedule "B" of the Commitment, together with any additional exceptions to the title resulting from the documents involved in this transaction.

Buyer's Initials: _____

_____

ACCEPTANCE OF SURVEY. BUYER has reviewed a copy of the survey of the Property made in connection with this transaction and acknowledges being aware of encroachments, conflicts and discrepancies disclosed by the survey.

Buyer DECLINES additional coverage: _____

_____

NO SURVEY COVERAGE. BUYER understands that the Owner Title Policy to be issued to BUYER will not provide title insurance coverage against any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.

Buyer REQUESTS additional coverage

DOES NOT APPLY

OWNERS TITLE POLICY SURVEY COVERAGE. The TITLE COMPANY may provide this survey coverage (except for "Shortages in Area") upon being supplied with survey acceptable to the TITLE COMPANY and the payment of an additional premium equal to 5% or 15% of the basic premium charge, dependent on property type. The TITLE COMPANY may make additional exceptions for those items shown on the survey

Buyer's Initials: _____

UN-SURVEYED PROPERTY. BUYER understands that no up-to-date survey of the Property has been done in connection with this transaction and that the

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Owner Policy is to be issued to BUYER will not provide title insurance coverage against encroachment of improvements, boundary conflicts or other matters that would be found by a current survey.

DOES NOT APPLY

Buyer's Initials: _____

FLOOD HAZARDS. TITLE COMPANY has not attempted to determine if the Property lies in a special flood hazard area and TITLE COMPANY has not made any representation concerning proximity of the Property in relation to any flood-plain or flood hazard area. BUYER is advised that information concerning special flood hazard areas may be available from county to municipal offices, a qualified surveyor or land-engineering company or a private flood-plain consultant.

Buyer's Initials: _____ Seller's Initials: _____

PROPERTY TAX PRORATIONS. Property taxes for the current year have been prorated between BUYER and SELLER, who each acknowledge and understand that these prorations are based upon (a) the sales price or the most current appraised value available and the most current tax rate available or (b) some other common method of estimation. SELLER warrants and represents that there are no past due taxes owed on the Property and if such warranty and representation is untrue, the SELLER shall reimburse TITLE COMPANY, on demand, for any sums paid by the TITLE COMPANY to pay such taxes, and any related penalty and interest

BUYER and SELLER each agree that, when amounts of the current year's taxes become known and payable (on or about October 1st), they will adjust any changes of the proration and reimbursement between themselves and that TITLE COMPANY shall have no liability or obligation with respect to these prorations.

Buyer's Initials: _____

TAX RENDITION AND EXEMPTIONS. Although the Central Appraisal District (CAD) may independently determine BUYER'S new ownership and billing address, BUYER is still obligated by law to "render" the Property for taxation by notifying the CAD of the change in the Property's ownership and of BUYER'S proper address for tax billing. BUYER is advised that current year's taxes may have been assessed on the basis of various exemptions obtained by SELLER (e.g., homestead or over-65). It is the BUYER'S responsibility to qualify for BUYER'S own tax exemptions and to meet any requirements prescribed by the taxing authorities. BUYER acknowledges and understands these obligations and the fact that TITLE COMPANY assumes no responsibility for future accuracy of CAD records concerning ownership, tax-billing address, or status of exemptions.

Buyer's Initials: _____

HOMEOWNER'S ASSOCIATION. BUYER acknowledges that ownership of the Property involves membership in a Homeowner's, Condominium or other Property Owner's Association (Association), to which monthly or annual dues or assessments may be owed. These dues or assessments may be enforceable by a lien against the Property. BUYER understands that the Association (or its managing agent) should be contacted by BUYER immediately to ascertain the exact amount of future dues or assessments. TITLE COMPANY has made no representations with respect to such Association's annual budget, pending repairs or deferred maintenance, if any, or other debts of the Association. BUYER accepts sole responsibility to obtain such information and verify its accuracy to BUYER'S satisfaction.

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Seller's Initials: _____ _____

IRS REPORTING. SELLER acknowledges having received at closing a copy of the HUD-1 Settlement Statement or Closing Disclosure as a Substitute Form 1099-S. In accordance with federal tax regulations, information from the HUD-1 Statement will be furnished to the Internal Revenue Service.

Buyer's Initials: _____ _____ Seller's Initials: _____ _____

CLOSING DISCLAIMER. SELLER and BUYER each acknowledge and understands that the above referenced transaction has not yet "closed". At this time, any change in possession of the Property takes place AT BUYER'S AND SELLER'S OWN RISK. BUYER and SELLER also recognize that neither TITLE COMPANY nor its title insurance underwriter is under any obligation to defend possession of the Property. The Owner Title Policy issued in connection with this transaction will except from coverage any relevant documents discovered during the final downdate search of the public records.

Buyer's Initials: _____ _____ Seller's Initials: _____ _____

ERRORS AND OMISSIONS. In the event that any of the documents prepared in connection with the closing of this transaction contain errors which misstate or inaccurately reflect the true and correct terms, conditions and provisions of this closing, and the inaccuracy or misstatement is due to a clerical error or to a unilateral mistake on the part of the TITLE COMPANY, or to a mutual mistake on the part of the TITLE COMPANY and/or the SELLER and/or the BUYER, the undersigned agree to execute, in a timely manner, such correction documents as TITLE COMPANY may deem necessary to remedy such in accuracy or misstatement.

Buyer's Initials: _____ _____

EXPLANATION OF OWNER TITLE POLICY. Neither the Commitment for Title Insurance nor the Owner Title Policy are abstracts of title, title reports or representations of title and should not be relied upon as such and that, although documents have been signed, money collected and/or disbursed, a final downdate search may be made which could result in an Owner Title Policy not being issued. No representation is made that the BUYER'S intended use of the Property is allowed under law or under the restrictions or exceptions affecting the Property.

Buyer's Initials: _____ _____ Seller's Initials: _____ _____

REPRESENTATIONS. In connection with the purchase of the Property, the BUYER acknowledges and represents that the Title Company Disclosures have been executed by the borrower and/or seller, respectively, and except as listed below, have not made any other representations.

Executed on _____, 20_____

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FNNIF Professional Services

SELLER	PURCHASER/BORROWER
Sally Seller	Sam Buyer

STATE OF _____
COUNTY OF _____

Sworn to and subscribed before me on the _____ day of May, 2026, by Sam Buyer.

_____
Notary Public Signature

STATE OF TEXAS
COUNTY OF _____

Sworn to and subscribed before me on the _____ day of May, 2026, by Sally Seller.

_____
Notary Public Signature

For Practice Only
FINNIF Professional Services

Lone Star Title Company

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

Closing with confidence.

BORROWER/OWNER/PURCHASER AFFIDAVIT

State of _____TEXAS_____, County of _____
Title Agent: _____LONE STAR TITLE COMPANY_____
Commitment Number: _____LST-2026-55412_____

To induce Sample Title Insurance Company and the above-referenced agent to issue a policy in accordance with the above commitment, the undersigned being first duly sworn, deposes and says as follows:

1. I am/we are the owner of the real estate referred to in the above-referenced commitment.
2. I am/we are a citizen of the United States, is under no legal disability, has not been divorced since purchasing the real estate, and had never been known by any other name (except as listed below), and the Borrower is not a nonresident alien, foreign corporation, foreign trust, foreign estate or other foreign entity (as defined in the Internal Revenue Code or Income Tax Regulations).
3. That no proceedings in bankruptcy or receivership have been instituted by or against the deponents(s), nor has deponent(s) made any assignment for the benefit of creditors, which is in effect as to said real estate.
4. That there are no actions or proceedings now pending in any State or Federal Court, nor any State or Federal tax liens, or any other State or Federal lien or civil judgment of any kind or nature, including but not limited to support obligations, which could constitute a lien or charge against the real estate.
5. That there are no delinquent real estate taxes or unpaid current real estate, special assessments or pending assessments, or unpaid utility bills.
6. That there are no unpaid bills or claims for labor, services, or material furnished for alteration, repair or construction of any improvement to said real estate, and no such alteration, repair or construction has occurred within the last six (6) months. NOTE: If alterations, repair or construction has occurred within this time frame, an Affidavit Regarding Liens must be completed. Please contact the agent listed above for the appropriate form.
7. That unless otherwise indicated, I am/we are the occupants of real estate and there are no unrecorded liens, leases or options to purchase, or other unrecorded provisions, easements, rights of way, or agreements which encumber the real estate.
8. That no dispute exists concerning the title to said real estate, the boundary lines of same, nor the location of the improvements upon this real estate or the adjoining real estate.
9. There are no other real estate mortgages on the property other than the mortgage(s) disclosed on the title insurance commitment AND there have not been made any draws against any open equity line loans secured by the above referenced real estate that are to be paid down or closed as a condition of the loan.

For Practice Only
TRUE Professional Services

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

SELLER

_____
Sally Seller

PURCHASER/BORROWER

_____
Sam Buyer

STATE OF _____
COUNTY OF _____

Sworn to and subscribed before me on the _____ day of May, 2026, by Sam Buyer.

_____
Notary Public Signature

STATE OF TEXAS
COUNTY OF _____

Sworn to and subscribed before me on the _____ day of May, 2026, by Sally Seller.

_____
Notary Public Signature

For Practice Only
FINNF Professional Services

Lone Star Title Company

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

Closing with confidence.

TAX AND ASSESMENT PRORATION AGREEMENT

Date	May 1, 2026
GF (File) Number	LST-2026-55412
Property Description	LT 12 BLK 3 SAMPLE HEIGHTS SEC 1

In connection with the captioned property, the undersigned hereby give recognition of the following facts regarding the ad valorem taxes and/or owners' association fees ("assessments"):

- The proration of such fees used in the closing was based on the following annual amounts:

County Taxes	$ 2,300.02
ISD Taxes	$ 2,995.28
MUD Taxes	$1,437.01
City Taxes	$
HOA Assessment	$ 495.00
Total annual taxes and assessment	$ 7,227.31

- Should the actual tax figures and assessments for the year prorated prove to be different, resulting in the necessity for adjustment, the undersigned agree and consent to make appropriate adjustments between themselves, and LONE STAR TITLE COMPANY shall have no responsibility in this regard.

- Seller recognizes their responsibility for all taxes prior to the date of closing the subject transaction. Should it develop at a later date, that taxes other than those collected at closing are due for prior years, Seller agrees to make full settlement to LONE STAR TITLE COMPANY.

- Purchasers recognize their responsibility for current year's taxes. Further, **PURCHASER AGREES TO CONTACT ALL TAXING AUTHORITIES TO NOTIFY THEM OF THE CHANGE IN OWNERSHIP OF SUBJECT PROPERTY TO ASSURE PROPER RECEIPT OF FUTURE TAX NOTICES. *Please refer to the Tax Certificate for the contact information of Tax authorities and HOA.***

----------**SIGNATURE PAGE FOLLOWS**----------

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FINNE Professional Services

SELLER

Sally Seller

PURCHASER

Sam Buyer

For Practice Only
FINNIF Professional Services

GF #: LST-2026-55412

NOTICE TO PURCHASER OF SPECIAL TAXING OR ASSESSMENT DISTRICT

The real property that you are about to purchase is located in the Harris County Municipal Utility District No. 999 (the "District") and may be subject to district taxes or assessments. The District may, subject to voter approval, impose taxes and issue bonds. The District may impose an unlimited rate of tax in payment of such bonds. The current rate of the District property tax is $0.545438 on each $100 of assessed valuation.

The total amount of bonds payable wholly or partly from property taxes approved by the voters, excluding refunding bonds that are separately approved by the voters, are:

(i) $26,290,000 for water, sewer, and drainage facilities.
(ii) (ii) $2,020,000 for parks and recreational facilities.

The aggregate initial principal amounts of all such bonds issued are:

(i) $7,610,000 for water, sewer, and drainage facilities.
(ii) (ii) $980,000 for parks and recreational facilities.

The District is located wholly or partly in the extraterritorial jurisdiction of the City of Houston. Texas law governs the ability of a municipality to annex property in the municipality's extraterritorial jurisdiction and whether a district that is annexed by the municipality is dissolved.

The purpose of this District is to provide water, sewer, drainage, flood control, road, and parks and recreational facilities and services. The cost of District facilities is not included in the purchase price of your property.

The legal description of the property which you are acquiring is as follows:
Lot Twelve (12) in Block Three (3) of SAMPLE HEIGHTS, SECTION ONE (1), an addition in Harris County, Texas according to the map or Plat thereof recorded in Film Code No. 123456 of The Map Records of Harris County, Texas.
The property or address is commonly known as: 123 Main Street, Anytown, TX 77001

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]

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Sally Seller, Seller 1

By: _____
Name: Sally Seller

_____, Seller 2

By: _____
Name: _____

_____
Date

Seller Acknowledgment

THE STATE OF TEXAS §
§
COUNTY OF_____§

This instrument was acknowledged before me on this ____ day of _____, 20____, by Sally Seller.

_____
Notary Public

(SEAL)

For Practice Only
FINNIF Professional Services

Texas Disclosure

This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Form T-64

Closing Information	Transaction Information
Closing Disclosure	**Property: 123 Main Street, Anytown, TX 77001**
Issued Date: April 28, 2026	
Closing Date: May 1, 2026	**Borrower(s): Sam Buyer**
GF #: LST-2026-55412	**Address(es): 789 Pine Street, Anytown, TX 77002**
Sales Price: $257,570.00	**Seller(s): Sally Seller**
Loan Amount: $257,570.00	**Address(es): 456 Oak Lane, #233, Anytown, TX 77001**

Lender and Settlement Agent

Lender: ABC Mortgage LLC	**Settlement Agent: LONE STAR TITLE COMPANY**
Address: 2750 Capitol Ridge Drive	**Address: 500 TITLE WAY SUITE 100**
Dallas, TX 75201	ANYTOWN, TX 77001

Title Insurance Premiums

If you are buying both an owner's policy and a loan policy the title insurance premiums on this form might be different than the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the loan policy premium will probably be higher. If you add the two policies' premiums on the Closing Disclosure together, however, the total should be the same as the total of the two premiums on this form.

The premiums are different on the two forms because the Closing Disclosure is governed by federal law, while this form is governed by Texas law. The owner's policy and loan policy premiums are set by the Texas commissioner of insurance. When you buy both an owner's policy and a loan policy in the same transaction, you are charged the full premium for the owner's policy but receive a discount on the loan policy premium. Federal and Texas law differ on where the discount is shown. Texas law requires the discount to be reflected in the loan policy premium, while federal law requires the discount to be reflected in the owner's policy premium.

Title Agent:	LONE STAR TITLE COMPANY	**Owner's Policy Premium**	**$**	1,558.00
		Loan Policy Premium	**$**	100.00
Underwriter:	Sample Title Insurance Company	**Endorsements**	**$**	132.90
		Other	**$**	0.00
		TOTAL	**$**	1,790.90

Of this total amount: $ 268.63 (or 15%) will be paid to the Underwriter; the Title Agent will retain $ 1,522.27 (or 85%); and the remainder of the premium will be paid to other parties as follows:

Amount ($ or %)	To Whom	For Services
85.00	Sample Title	Title Evidence

Fees Paid to Settlement Agent

Fees Paid to Settlement Agent on the Closing Disclosure include:

Courier Fee	$160	Title - Settlement Fee	$800

Real Estate Commission Disbursement

Portions of the Real Estate Commissions disclosed on the Closing Disclosure will be disbursed to:

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Texas Disclosure

This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Form T-64

Example Realty LLC	Listing agent commission
Sample Realty Group	Buyer agent commission

Other Disclosures

Although not required, this section may be used to disclose individual recording charges included on Line 01 of Section E of the Closing Disclosure, or to disclose a breakdown of other charges that were combined on the Closing Disclosure:

Document Name	Recording Fee	Document Name	Recording Fee
Deed	$29	Mortgage	$129
Municipal Utility District Notice	$33		
Closing Disclosure Charge Name	**Included in Closing Disclosure Charge**		
Lender Endorsements	T-36, T-17, T-19, T-3		

The Closing Disclosure was assembled from the best information available from other sources. The Settlement Agent cannot guarantee the accuracy of that information.

Tax and insurance prorations and reserves were based on figures for the preceding year or supplied by others, or are estimates for current year. If there is any change for the current year, all necessary adjustments must be made directly between Seller and Borrower, if applicable.

I (We) acknowledge receiving this Texas Disclosure and the Closing Disclosure. I (We) authorize the Settlement Agent to make the expenditures and disbursements on the Closing Disclosure and I (we) approve those payments. If I am (we are) the Borrower(s), I (we) acknowledge receiving the Loan Funds, if applicable, in the amount on the Closing Disclosure.

_____ **Date:**
Sam Buyer

_____ **Date:**
Sally Seller

LONE STAR TITLE COMPANY

By: _____
Alex Rivera

For Practice Only
FINNIF Professional Services

ng Return to:
Sam Buyer
123 Main Street
Anytown, TX 77001

TEXAS GENERAL WARRANTY DEED
WITH VENDOR'S LIEN

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Effective Date:	**May _____, 2026**
Grantor(s):	**Sally Seller, a single person**
Grantor's Mailing Address:	**456 Oak Lane, #233** **Anytown, TX 77001**
Grantee(s):	**Sam Buyer, a single person**
Grantee's Mailing Address:	**123 Main Street** **Anytown, TX 77001**

Consideration:

Ten and no/100 Dollars ($10.00) and other good and valuable consideration, including a note of the same date in the principal amount of TWO HUNDRED FIFTY-SEVEN THOUSAND FIVE HUNDRED

ABC Mortgage LLC (the "Lender"). The Note is secured by a first and superior vendor's lien and

showing as beneficiary, Mortgage Electronic Registration Systems, Inc., acting therein solely as nominee for Lender, executed and delivered from Grantee to Estella Gutierrez Trustee for the benefit of the Lender.

Property (including any improvements):

That certain property located in **Harris** County, Texas to-wit:

LOT TWELVE (12) IN BLOCK THREE (3) OF SAMPLE HEIGHTS,

TO THE MAP OR PLAT THEREOF RECORDED IN FILM CODE NO. 123456 OF

Reservations from Conveyance: The first and superior vendor's lien and superior title to secure payment of the Note.

Exceptions to Conveyance and Warranty:

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Liens described as part of the Consideration and any other liens described in this deed as being either assumed or to which title is taken subject to; validly existing easements, rights-of-way, and prescriptive rights, whether of record or not; all presently recorded and validly existing instruments, or matters apparent from those instruments, including reservations outstanding in parties other than Grantor(s), other than conveyances of the surface fee estate, that affect the Property; any discrepancies or conflicts in boundary lines; any encroachments or overlapping of improvements; and taxes for the current year and subsequent years, which Grantee assumes and agrees to pay, and any subsequent assessments for the current year and prior years due to change in land usage, ownership, or both, the payment of which Grantee assumes.

Grantor, for the Consideration and subject to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty, grants, sells, and conveys to Grantee the Property, together with all and singular the rights and appurtenances thereto in any wise belonging; To Have and To Hold unto Grantee, and Grantee's successors and assigns, forever. Grantor, and Grantor's successors and assigns, shall warrant and forever defend all and singular the Property to Grantee and Grantee's successors and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof except as to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty.

The Lender, at Grantee's request, has paid in cash to Grantor the portion of the purchase price of the Property that is evidenced by the Note. The first and superior vendor's lien against and superior title to the Property are retained for the benefit of the Lender, and are transferred to the Lender without recourse against Grantor.

Executed to be effective as of the Effective Date.

_____

Sally Seller Date

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STATE OF TEXAS §
§
COUNTY OF _____ §

This instrument was acknowledged before me on _____, 2026, by Sally **Seller.**

_____
Notary Public, State of Texas
Printed Name:

EXHIBIT "A"
Property Description

Closing Date: **May 1, 2026**

Buyer(s): **Sam Buyer**

Property Address: **123 Main Street, Anytown, TX 77001**

PROPERTY DESCRIPTION:

Lot Twelve (12) in Block Three (3) of SAMPLE HEIGHTS, SECTION ONE (1), an addition in Harris County, Texas according to the map or Plat thereof recorded in Film Code No. 123456 of The Map Records of Harris County, Texas.

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Important Notice to Parties Regarding Attorney's Role

Acknowledgments: At your request, Brennan & Walsh, LLP, Attorneys at Law ("Brennan & Walsh"), prepared the document(s) identified on the attached invoice. In preparing these document(s), Brennan & Walsh has not provided any legal representation to any one party in this transaction. Accordingly, you acknowledge that (i) Brennan & Walsh has not provided legal advice to either of you regarding the subject transaction(s) or related documents and (ii) neither of you intended or expected Brennan & Walsh to provide any legal advice related to the subject transaction(s) or documents.

If the transaction is subject to existing financing or involves the assumption of an existing obligation, you should independently verify the amount of such indebtedness and the current status thereof. You should further determine whether the existing financing/indebtedness contains a "due on sale" or due on conveyance clause or any other provision(s) requiring the consent of the lienholder(s) to the transaction. **You understand that failure to obtain any required consent may give the holder(s) the right to accelerate the indebtedness and foreclose the mortgage(s) under a deed of trust.**

You have not requested that Brennan & Walsh obtain information and you acknowledge that Brennan & Walsh has not obtained information regarding: (i) the status of title to the real property that is the subject of the documents that were prepared ("Property"), (ii) the legal description of the Property, and/or (iii) information regarding whether the Grantor or Property is subject to any outstanding liens, judgments, or the like. Lienholders, holders of judgments, maintenance associations and taxing authorities, among others, have the power to hold foreclosure sale(s) and/or obtain judgments for past due amounts, together with penalties, interest and attorney's fees thereon. You acknowledge that Brennan & Walsh has made no investigation and makes no representations or warranties with respect

that Brennan & Walsh is not providing any information regarding the Property or the capacity of the parties to the proposed

You acknowledge and understand that Brennan & Walsh, in drafting the subject document(s), has acted solely as a scrivener and, although one party is invoiced and may be obligated to pay the firm's fee, Brennan & Walsh accepts no responsibility for representing any such party. You, at your own expense, may engage an attorney of your choosing to represent your interests in this transaction.

_____ The Lender, and/or Borrower/Buyer/Grantee under the Deed undertakes all responsibility to record the document(s) unless the same are returned to Brennan & Walsh's office, fully signed and notarized, as applicable, together with the amount of the recording fees and Brennan & Walsh has agreed to forward same to the applicable recorders' office(s).

Exhibit: You are advised and instructed to attach the applicable exhibit(s), IF ANY, to the document(s) before it is signed, notarized and/or recorded.

Please return a signed counterpart of this notice to:

Brennan & Walsh, LLP
14201 Memorial Drive
Houston, Texas 77079
713.522.9444 ■ 713.524.2580 (facsimile)

By signing below, the undersigned acknowledges having read the above notice and fully understands same.

Signed on _____, 2026.

_____
Sally Seller

Signed on _____, 2026.

_____
Sam Buyer.

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FINN Professional Services

LIMITED POWER OF ATTORNEY FOR CORRECTING TYPOGRAPHICAL ERRORS

We, the undersigned, for and in consideration of closing the loan and/or sale transaction involving property described as 123 Main Street, Anytown, TX 77001, do hereby appoint LONE STAR TITLE COMPANY as our attorney-in-fact to correct any TYPOGRAPHICAL ERRORS, to place our initials on documents where changes are made and/or to sign our names to and acknowledge any modification or other documents correcting the typographical error. In the event this procedure is utilized, the party(ies) involved shall receive a corrected copy of the changed document.

This power of attorney shall be irrevocable until the loan, if any, is satisfied and shall survive the disability of the undersigned.

AS WITNESS our execution hereof this _____ day of May, 2026.

SELLER

_____
Sally Seller

PURCHASER/BORROWER

_____
Sam Buyer

STATE OF _____
COUNTY OF _____

Sworn to and subscribed before me on the _____ day of May, 2026, by _____.

_____
Notary Public Signature

For Practice Only
FINNIF Professional Services

Lone Star Title Company

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

Closing with confidence.

AFFIDAVIT AS TO DEBTS AND LIENS

THE STATE OF **___TEXAS___** §
§
COUNTY OF _____ §

GF # _LST-2026-55412_

BEFORE ME, the undersigned authority, on this day, personally appeared the undersigned (hereinafter called Affiant) (whether one or more) and each on his oath, deposes and says, as follows:

1. Affiant is the owner of the following described property, to-wit:

   Legal description:LT 12 BLK 3 SAMPLE HEIGHTS SEC 1

2. Affiant is desirous of selling the above described property and has requested LONE STAR TITLE COMPANY, agent for Sample Title Insurance Company, to issue a title policy guarantying the title of same to his purchaser.

3. In connection with the issuance of such policy, Affiant makes the following statement of facts:

   a. That Affiant owes no past due Federal or State taxes and that there are no delinquent Federal assessments presently existing against Affiant, and that no Federal or State Liens have been filed against Affiant.

   b. That there are no delinquent State, County, City, School District, Water District or other governmental agency taxes due or owing against said property and that no tax suit has been filed by any State, County, Municipal Water District or other governmental agency for taxes levied against said property.

   c. All labor and material used in the construction of improvements or repairs, if any, on the above described property have been paid for and there are now no unpaid labor or material claims against the improvements or repairs, if any, or the property upon which same are situated, and Affiant hereby declares that all sums of money due for the erection of improvements or repairs, if any, have been fully paid and satisfied and there are no Mechanic's or Materialmen's liens against the hereinabove property.

   d. That no paving assessments or lien has been filed against the hereinabove described property, and Affiant owes no paving charges.

   e. That there are no judgment liens filed against Affiant.

   f. That there are no suits pending against Affiant in Federal or State Court.

   g. That Affiant knows of no adverse claim to the hereinabove described property and that so far as Affiant knows there are no encroachments or boundary conflicts.

   h. That there are no outstanding home improvements loans, recorded or unrecorded, except as follows:

   _____

   _____

   i. That Affiant has not heretofore sold, contracted to sell or conveyed any part of said property other than in connection with this sale.

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j. No unpaid debts for electric or plumbing fixtures, water heaters, floor furnaces, air conditioners, radio or television antennae, carpeting, rugs, lawn sprinkling systems, venetian blinds, window shades, draperies, electric appliances, fences street paving, or any personal property or fixtures that are located on the subject property described above, and that no such items have been purchased on time payment contracts, and there are no security interests on such property secured by financing statements, security agreement or otherwise except the following:

Secured Party	**Approximate Amount**
_____	_____
_____	_____

k. No loans of any kind on such property except the following:

Creditor	**Approximate Amount**
_____	_____
_____	_____

4. Affiant recognizes that but for the making of the hereinabove statements of fact relative the hereinabove described property Sample Title Insurance Company would not issue a title policy on said property and that such statements have been made as a material inducement for the issuance of such policy.

WITNESS my hand this the ____ day of _____, 20 .

_____
Sally Seller

STATE OF TEXAS
COUNTY OF _____

Sworn to and subscribed before me on the _____ day of May, 2026, by Sally Seller.

_____
Notary Public Signature

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FINNIP Professional Services

Lone Star Title Company

Closing with confidence.

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

OWNER AFFIDAVIT

The undersigned, being the owner of property known as 123 Main Street, Anytown, TX 77001 (the "Property"), or a person duly authorized to act for the owner, being duly sworn, hereby depose and say on personal knowledge:

I. MECHANICS' LIENS:

Within the last ninety (90) days, no person or entity has furnished any labor, services or materials in connection with the construction, repair or demolition of any buildings or improvements on the Property or in connection with any site work on the Property, including surveying and engineering, and no work remains to be performed under any existing contracts for such labor, services or materials. [If this statement is not true, suitable waivers of liens must be provided, or exception must be taken in Schedule B for unrecorded mechanic's liens.]

II. TENANTS:

There are no tenants or parties in possession of the Property, except:

[If none, state "none"][If there are such parties, state "see attached" and attach list of tenants/parties in possession. Exception should be taken in Schedule B for the listed tenants/parties in possession; if such exception is taken, the general exception for parties in possession may be deleted.]

III. SURVEY MATTERS:

A. Survey update: I have examined a survey entitled _____ It accurately reflects the current location of all buildings/improvements on the Property.

[If no current survey is provided to the Company, exception must be taken on Schedule B of an owner's policy for matters of survey.]

B. For survey coverage on mortgagee and enhanced coverage owner's policy:
The owner have been in actual possession of the Property. There have been and are no disputes or disagreements regarding the boundary lines; no encroachments of buildings, fences, walls, or other improvements onto adjoining property; no encroachments from any adjoining parcel onto the Property; no claims of any rights of way or easements over/across the Property not shown by the Public Records; no shared driveways, wells or other facilities located on the Property; no roads, paths, wires , or pipes crossing the Property; no streams, rivers, lakes, ponds or other watercourses located on, crossing or abutting the Property. The owner have not permitted any third party to use all or any portion of the Property, and do not make use of any shared driveways, wells, or other facilities located on other property.

[Exception should be taken for any adverse survey matter disclosed in this paragraph.]

IV. BUILDING PERMITS:

No improvements/additions to the Property have been made without obtaining a building permit and a certificate of occupancy (if applicable).

[If this item is stricken, an enhanced owner's policy may not be issued without obtaining approval from the Company.]

V. COMMON INTEREST COMMUNITIES (CONDOMINIUM, PLANNED COMMUNITY OR PUD):

All common expense charges and assessments, including special assessments, have been paid. There is no right of first refusal or other restriction concerning the sale or transfer of the Property that has not been effectively waived by the association or other holder of the right.

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Title Professional Services

Lone Star Title Company

Closing with confidence.

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

This Affidavit is made for the purpose of inducing Sample Title Insurance Company to issue its policies of title insurance. The person signing this affidavit acknowledge that Sample Title Insurance Company and all parties to the transaction will rely upon the truth and accuracy of the statements contained herein.

_____
Sally Seller

STATE OF TEXAS
COUNTY OF HARRIS

Sworn to and subscribed before me on the 1st day of May, 2026, by Sally Seller.

_____
Notary Public Signature

For Practice Only
FINNIF Professional Services

MARITAL STATUS AND HOMESTEAD DESIGNATION AFFIDAVIT

THE STATE OF __TEXAS___ §
§ GF # LST-2026-55412_
COUNTY OF _____ §

My Full Name is: Sally Seller

Address of Affiant: 456 Oak Lane, #233, Anytown, TX 77001

I own the Described Property: 123 Main Street, Anytown, TX 77001

( ) I am married to _____ and have been continuously since _____.
( ) I am a single person and have never been married.
( ) I became a widow(er) on _____ and I have remained single continuously from that date to the present date.
( ) I became a single person on _____ being the date of my divorce from _____. I have remained single continuously from that date to the present.

Furthermore, any person named as my spouse claims the described property in this transaction as (select one)

( ) Their current Texas Homestead
( ) NOT their current Texas Homestead

At the time of this transaction, I claim the following property as my homestead: (complete address)

_____

Affiant knows that LONE STAR TITLE COMPANY is relying on the statements contained herein to be true and correct and without the true facts contained herein said LONE STAR TITLE COMPANY would not issue its policy.

_____
AFFIANT:Sally Seller

State of __TEXAS__ §
§
County of _____ §

Sworn to, acknowledged, and subscribed before me the undersigned authority by Sally Seller, on this the ____ day of **_____, 20 .**

_____
NOTARY PUBLIC STATE OF TEXAS

For Practice Only
FINNIF Professional Services

T-47 RESIDENTIAL REAL PROPERTY AFFIDAVIT

Date: May 1, 2026 GF No. LST-2026-55412

Name of Affiant(s): Sally Seller

Address of Affiant(s): 123 Main Street, Anytown, TX 77001

Description of Property: LT 12 BLK 3 SAMPLE HEIGHTS SEC 1

County: Harris, Texas

Date of Survey: _____, 20___

"Title Company" as used herein is the Title Insurance Company whose policy of title insurance is issued in reliance upon the statements contained herein.

Before me, the undersigned notary for the State of Texas, personally appeared Affiant(s) who after by me being duly sworn, stated:

1. I am (an) owner of the Property. (Or state other basis for knowledge by Affiant of the Property, such as lease, management, neighbor, etc. For example, “Affiant is the manager of the Property for the record title owners.”)

2. I am familiar with the property and the improvements located on the Property.

3. I am closing a transaction requiring title insurance and the proposed the title insurance policy(ies) to be issued in this transaction. I understand that the Title Company may make exceptions to the coverage of the title insurance as Title Company may deem appropriate. I understand that the owner of the property, if the current transaction is a sale, may request a similar amendment to the area and boundary coverage in the Owner’s Policy of Title Insurance upon payment of the promulgated premium.

4. To the best of my actual knowledge and belief, since Date of the Survey, there have been no:

   a. construction projects such as new structures, additional buildings, rooms, garages, swimming pools, deckings, or other permanent improvements or fixtures;

   b. changes in the location of boundary fences or boundary walls;

   c. construction projects on immediately adjoining property(ies) which construction occurred on or near the boundary of the Property;

   d. conveyances, replattings, easement grants and/or easement dedications (such as a utility line) by any party affecting the Property.

   EXCEPT for the following (If None, Insert “None” Below):

   _____

5. I understand that Title Company is relying on the truthfulness of the statements made in this Affidavit to provide the area and boundary coverage and upon the evidence of the existing real property survey of the Property. This Affidavit is not made for the benefit of any other parties and this Affidavit does not constitute a warranty or guarantee of the location of improvements.

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6. I understand that I have no liability to Title Company should the information in this Affidavit be incorrect other than information that I personally know to be incorrect and which I do not disclose to the Title Company.

I declare under penalty of perjury that the foregoing is true and correct.

Signed:

_____
Sally Seller

STATE OF TEXAS
COUNTY OF HARRIS

Sworn to and subscribed before me on the 1st day of May, 2026, by Sally Seller.

_____
Notary Public Signature

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☐ CORRECTED (if checked)

FILER'S name **LONE STAR TITLE COMPANY**			**1** Date of closing **May 1, 2026**	OMB No. 1545-0997 Form **1099-S** (Rev. December 2026)	**Proceeds From Real Estate Transactions**
Street address **500 TITLE WAY** **SUITE 100**		Room or suite no.	**2a** Total gross proceeds $**257,570.00**	For calendar year 2026	
City or town **ANYTOWN**		Telephone number **(214) 555-0101**	**2b** Cash gross proceeds $	**2c** Digital asset gross proceeds $	**Copy B** **For Transferor** This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.
State or province **TX**	Country **USA**	ZIP or foreign postal code **77001**			
FILER'S TIN **12-3456789**	TRANSFEROR'S TIN **123-45-6789**		**3** Address (including city, state, and ZIP code) or legal description **123 Main Street** **Anytown, TX 77001**		
TRANSFEROR'S name **Sally Seller**					
Street address **456 Oak Lane**		Apt. no. **#233**	**4** Buyer's part of real estate tax $**107.14**		
City or town **Anytown**			**5**		
State or province **TX**	Country **USA**	ZIP or foreign postal code **77001**	**6** If checked, transferor received or will receive services or property (other than cash, notes, or digital assets) as part of the consideration . . . . . ☐		
Account number (see instructions) **LST-2026-55412**			**7** If checked, transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust) . . . . . ☐		
8a Code for digital asset received, or to be received, as consideration			**8b** Name of digital asset received, or to be received, as consideration		
8c Number of digital asset units received, or to be received, as consideration			**8d** Date digital asset received, or to be received, as consideration		

Form **1099-S** (Rev. 12-2026) (keep for your records) www.irs.gov/Form1099S Department of the Treasury - Internal Revenue Service

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FINNIF Professional Services

Dated:

_____
Sally Seller

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See ***Specific Instructions*** on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

Sally Seller

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . .

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any)

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)

(Applies to accounts maintained outside the United States.)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . ☐

5 Address (number, street, and apt. or suite no.). See instructions.

456 Oak Lane #233

6 City, state, and ZIP code

Anytown, TX 77001

Requester's name and address (optional)

7 List account number(s) here (optional)

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Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

123 – 45 – 6789

or

Employer identification number

–

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person** **Date**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

Lone Star Title Company

Closing with confidence.

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

AUTHORITY TO DISBURSE SALE

RE: 123 Main Street, Anytown, TX 77001

It is understood that the Closing of Title to the above premises will take place on or about May 1, 2026, and that certain proceeds will be due and owing to the undersigned as the result of such sale, and that certain disbursements will be made from such proceeds.

This is to authorize and empower LONE STAR TITLE COMPANY, of ANYTOWN, TX , to receive, handle and disburse all proceeds the undersigned are due and owe including, but not limited to, the paying of the brokerage commissions in connection with said sale, any amounts due in connection with any mortgages or liens on said property and Seller's attorneys' fees in connection with said sale, provided such receiving, handling and disbursing conform to the settlement sheet provided to the Seller in such sale.

LONE STAR TITLE COMPANY, of ANYTOWN, TX, and/or its authorized representatives, are also authorized and empowered to sign the Closing Disclosure on behalf of the undersigned should undersigned not be present at the closing of title and, in addition, any other bank documents which may require the signature of the undersigned in connection with the Buyer's loan.

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_____ Please send all proceeds to the following address by overnight mail:
Mailing address:

_____ Please wire all proceeds to the following account
Bank Name:_____
ABA Number:_____
Account Number:_____
Account Name:_____

____I will pick up the check.

GF #

Lone Star Title Company

Closing with confidence.

500 Title Way, Suite 100
Anytown, TX 77001
(O) (214) 555-0101
(C) (214) 555-0103
closings@lonestartitle.com
https://www.lonestartitle.com

For Split Proceeds Only: The undersigned hereby authorize and directs Lone Star Title Company to split the proceeds of sale as follows:

$_____ to _____

$_____ to _____

$_____ to _____

$_____ to _____

Attach additional forms as necessary.

Acknowledged and confirmed.

_____ Date:
Sally Seller

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GF #