

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT Fidelity National Title Insurance Company Date of Printing: Monday, October 11, 1999, 12:31	B. TYPE OF LOAN		
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins
	4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> Conv. Ins	
	6. ESCROW NUMBER: 99-01001019-B-CLP	7. LOAN NUMBER: 137480604	8. MORTGAGE INSURANCE NUMBER:

NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING. THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.

D. NAME OF BORROWER: Rex G Stone and Marilyn R Stone	E. NAME OF SELLER: Second Presbyterian Church of Albuquerque, a New Mexico Corp	F. NAME OF LENDER: Rocky Mountain Mortgage, LTD 7802 Menaul Blvd NE Albuquerque, NM 87110
G. PROPERTY LOCATION: 8800 Bellehaven Ave., NE Albuquerque, NM	H. SETTLEMENT AGENT: Fidelity National Title Insurance Company PLACE OF SETTLEMENT: 8500 Menaul N.E. Suite B-150 Albuquerque, NM 87112	I. SETTLEMENT DATE: 10/11/1999

<i>J. SUMMARY OF BORROWER'S TRANSACTIONS</i>		<i>K. SUMMARY OF SELLER'S TRANSACTIONS</i>	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Total Consideration	125,000.00	401. Total Consideration	125,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	2,291.93	403.	
104.		404.	
105.		405.	
Adjustments: Items Paid by Seller in Advance		Adjustments: Items Paid by Seller in Advance	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes		407. County Taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
117.		417.	
118.		418.	
120. GROSS AMOUNT DUE FROM BORROWER	127,291.93	420. GROSS AMOUNT DUE TO SELLER	125,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money	1,000.00	501. Excess Deposit (see inst.)	
202. Principal Amount of New Loan(s)	100,000.00	502. Settlement charges to seller (line 1400)	9,742.19
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504.	
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments: Items Unpaid by Seller		Adjustments: Items Unpaid by Seller	
210. City/Town Taxes		510. City/Town Taxes	
211. County Taxes		511. County Taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	101,000.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER	9,742.19
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT FROM/TO SELLER	
301. Gross amount due from borrower (line 120)	127,291.93	601. Gross amount due to seller (line 420)	125,000.00
302. Less amounts paid by/for borrower (line 220)	101,000.00	602. Less reduction in amount due seller (ln 520)	9,742.19
303. CASH (XX FROM) (TO) BORROWER	26,291.93	603. CASH (FROM) (XX TO) SELLER	115,257.81

L. SETTLEMENT STATEMENT Date of Printing: Monday, October 11, 1999, 12:31		Escrow: 99-01001019-B-CLP	
700. TOTAL SALES/BROKER'S COMMISSION based on price \$125,000.00 @ 6.00% = \$7,500.00		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:			
701. 7,500.00 - CB Parnegg Metro			
702.			
703. Commission paid at settlement			
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee			
802. Loan Discount - Rocky Mountain Mortgage, LTD		250.00	
803. Appraisal Fee Fox Real Estate Services			263.91
804. Credit Report - Rocky Mountain Mortgage, LTD		18.00	
805. Lender's Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Tax Service Fee - Rocky Mountain Mortgage, LTD			75.00
808. Document Fees - Rocky Mountain Mortgage, LTD		150.00	
809. Underwriting Fee - Rocky Mountain Mortgage, LTD		150.00	
810. Flood Certification Fee - Rocky Mountain Mortgage, LTD			20.00
811.			
812.			
813.			
814.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Int at \$22.22 per day fr 10/12/99 to 11/01/99		444.44	
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium to Safeco		426.00	
904. Flood Insurance Premium			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance months @ \$ per month			
1002. Mortgage Insurance months @ \$ per month			
1003. City Property Taxes months @ \$ per month			
1004. County Property Taxes months @ \$ per month			
1005. Annual Assessments months @ \$ per month			
1006.			
1007.			
1008.			
1100. ESCROW AND TITLE CHARGES			
1101. Settlement or closing fee to Fidelity National Title Insurance Company			375.00
1102. Abstract or Title Search			
1103. Title Examination			
1104. Title Insurance Binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney Fees			
1108. Title Insurance Fidelity National Title Insurance Company		30.00	929.00
1109. Lender's coverage - Loan Policy of Title Insurance \$100,000.00 @ \$30.00			
1110. Owner's coverage Owner's Policy of Title Insurance \$125,000.00 @ \$929.00			
1111. Endorsements 039 026		64.00	
1112. Binder Fee		50.00	
1113. Express Mail		30.00	
1114. Special Assessment			30.00
1115.			
1116.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees: Deed \$ 7.00 Mortgage \$25.00 Releases \$0.00		25.00	7.00
1202. City/County Tax/Stamps: Deed \$ Mortgage \$			
1203. State Tax/Stamps: Deed \$ Mortgage \$			
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey - A to Z Surveying Company			184.73
1302. Pest Inspection/Treatment - AAA Pest Control, Inc.			26.55
1303. Home Protection - The Blue Review, Inc.		343.08	
1304. Final Water Acct No. 17030650 - City of Albuquerque			36.00
1305. Transaction fee - Coldwell Banker Parnegg Metro Realtors		311.41	295.00
1306.			
1307.			
1308.			
1309.			
1310.			
1311.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		2,291.93	9,742.19

Monday, October 11, 1999, 11:11

GF: 99-01001019-B-CLP

ATTACHMENT TO HUD

BUYER SELLER

DEPOSITS TO ESCROW

Rex Stone

1,000.00

ADDENDUM TO HUD

GF#: 99-01001019-B-CLP

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BORROWER'S:

Rex G Stone

Marilyn R Stone

SELLER'S:

Second Presbyterian Church of Albuquerque, a New Mexico Corp, a New Mexico corporation

By: Frank O. Salza
Ray Barela

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.

Crystal LeMaster Perez
Settlement Agent - Crystal LeMaster Perez

Date 10/11/1999

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

WARRANTY DEED
(Joint Tenants)

Second Presbyterian Church of Albuquerque, a New Mexico Corp,
for consideration paid, grant to

Rex G Stone and Marilyn R Stone, husband and wife

whose address is 8800 Bellehaven Ave., NE, Albuquerque, NM

as joint tenants the following described real estate in **Bernalillo** County, New Mexico:

SEE EXHIBIT ONE ATTACHED HERETO AND MADE A PART HEREOF

with warranty covenants.

SUBJECT TO Patent, reservations, restrictions, and easements of record and to taxes for
the year **1999**, and subsequent years.

Witness _____ hand _____ and seal _____ this 11TH day of OCTOBER, 1999

Second Presbyterian Church of Albuquerque, a New Mexico Corp, a New Mexico
corporation

By: _____
Ray Barela

ACKNOWLEDGMENT FOR NATURAL PERSONS

STATE OF NEW MEXICO

COUNTY OF **Bernalillo**

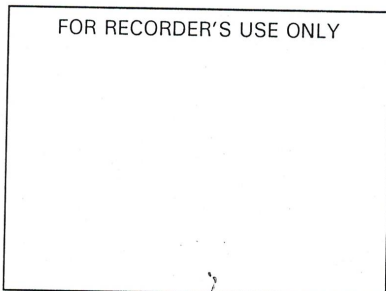
This instrument was acknowledged before me on _____,
by Second Presbyterian Church of Albuquerque, a New Mexico Corp
(Name or Names of Person or Persons Acknowledging)

My commission expires: _____ Notary Public
(Seal)

ACKNOWLEDGMENT FOR CORPORATION

STATE OF NEW MEXICO

COUNTY OF Bernalillo



This instrument was acknowledged before me _____
OCTOBER 11, 1999

by _____
(Name of Officer)

_____ of SECOND PRESBYTERIAN CHURCH OF ALBUQUERQUE
(Title of Officer) (Name of Corporation Acknowledging)

a NEW MEXICO corporation, on behalf of said corporation.
(State of Incorporation)

My commission expires: _____ Notary Public
(Seal)

EXHIBIT ONE

Lot numbered Fifteen (15) in Block numbered Seventeen (17) of the Plat of Blocks 17 to 21 inclusive of Dale J. Bellamah's BELLEHAVEN, an Addition to the City of Albuquerque, New Mexico, as the same is shown and designated on said plat, filed in the Office of the County Clerk of Bernalillo County, New Mexico, on the 30th day of January, 1962.

STATE OF NEW MEXICO

County of Bernalillo

Personally appeared before me, the undersigned Notary Public in and for the jurisdiction aforesaid,

Second Presbyterian Church of Albuquerque, a New Mexico Corp



Fidelity National Title

INSURANCE COMPANY

8500 Menaul N.E. Suite B-150 • Albuquerque, NM 87112
(505) 296-5418 • FAX (505) 332-1068

Date: October 11, 1999

GF #: 99-01001019-B-CLP

Property Address:

8800 Bellehaven Ave., NE, Albuquerque, NM

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of Fidelity National Title Insurance Company, closing the above referenced transaction, the undersigned Borrowers and Sellers if requested by Fidelity National Title Insurance Company, agree to fully cooperate to adjust for any clerical errors and omissions that may have occurred as part of the closing. This includes any adjustments for loan payoffs, payoffs to creditors, water bill prorations, insurance premiums, repair bills or any undisclosed monies to be collected.

If it is deemed necessary for the Borrowers or Sellers to initial any corrections or to provide Fidelity National Title Insurance Company with any additional funds, Borrowers and Sellers agree to do so in a timely manner, normally this is within three business days.

Rex G Stone

Marilyn R Stone

Second Presbyterian Church of Albuquerque, a New Mexico Corp, a New Mexico corporation

By: _____
Ray Barela

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