


**SOUTHERN CALIFORNIA ESCROW, INC.**

81534 Railroad Canyon Road, Suite H • Canyon Lake, CA 92587

Phone: (951) 566-9120 • Fax: (951) 566-9123

**Buyer(s) Closing Statement**

Dated As of 1/26/2005

**Closing Date:** 1/25/2005

**Escrow No:** 2217 - JR

**Escrow Statement of:**
**Escrow Officer:** Julie Richardson

Albert Mendez, Ana L. Mendez

**Property Address:** 21011 Elberta Road Lake Elsinore, CA

			DEBITS	CREDITS
	From	To		
Total Consideration			\$239,900.00	
New 1st Trust Deed to: SOUTH PACIFIC FINANCIAL CORPORATION				\$236,557.00
Initial Deposit				\$2,000.00
Additional Deposit				\$10,770.79
<b><u>Prorations/Adjustments</u></b>				
2nd installment 2004-2005 for 6 Month(s) @ \$23.	1/1/2005	1/25/2005		\$3.19
<b><u>Miscellaneous Adjustments</u></b>				
Seller credit to Buyer for closing costs				\$4,897.50
<b><u>Title Charges</u></b>				
ALTA Lenders For \$236,557.00			\$459.40	
110.9, 103.1, 103.5 Endorsements			\$155.80	
<b><u>Recording Charges</u></b>				
Grant Deed			\$13.00	
Trust Deed			\$41.00	
<b><u>Escrow Charges</u></b>				
Escrow Fee			\$629.00	
<b><u>New Loan Charges</u></b>				
Interest @ \$35.6456	1/24/2004	2/1/2005	\$285.16	
Loan Origination Fee To ROYAL ALLIANCE			\$2,330.62	
Discount Fee To ROYAL ALLIANCE			\$3,548.36	
Appraisal Fee To POC \$350.00				
Credit Report Fee To ROYAL ALLIANCE			\$11.00	
MIP To SOUTH PACIFIC FINANCIAL CORPORATION			\$3,495.93	
Service Realease Premium To Royal Alliance \$1182.79 POC				
Yield Spread premium To Royal Alliance \$1182.79 POC				
<b><u>Reserves</u></b>				
Aggregate Adjustment				\$56.12
Hazard Insurance 2 month @ \$56.09			\$112.18	
County Property Taxes 7 month @ \$249.90			\$1,749.30	
<b><u>Additional Disbursements</u></b>				
Hazard Insurance To TIMM INSURANCE AGENCY			\$673.03	
Notary To Tonia Baker			\$100.00	
<b>Balance Due You</b>			<b>\$780.82</b>	
<b>*Totals*</b>			<b>\$254,284.60</b>	<b>\$254,284.60</b>