

ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated July 17, 2005 (including addenda) I certify that I (we) have not been paid or reimbursed for any of the cashdown payment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Camille L. Molloy 4-13-06 Charles W. Reich 4/13/06
Borrower Date Borrower Date
Borrower Date Borrower Date
Borrower Date Borrower Date

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s) or loans that have been or will be assumed by the borrower(s) for purposes of financing this transaction, other than those described in the sales contract dated July 17, 2005 (including addenda) I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cashdown payment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

1096016985 4/13/06 188219 4/13/06
Seller Date Seller Date

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Paul Powell 4/13/06
Settlement Agent Date

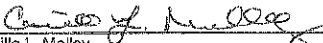
[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

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


CERTIFICATION: I have carefully reviewed the HUD 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 HUD-1 Settlement Statement.

SELLER'S AND/OR PURCHASER'S STATEMENT Seller's and Purchaser's signature hereon acknowledges his/her approval of tax proration and signifies their understanding that if the taxes payable in the year of closing are unavailable the prorations were based on taxes for the preceding year, or estimates for the current year. The proration figures are final. Neither party will look to each other or Title Company for adjustments after closing.

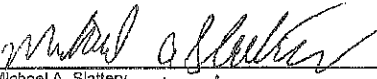
The parties have read the above sentences, recognize that the recitations herein are material, agree to same, and recognize Title Company is relying on the same.



Camille L. Molloy



Charles W. Reich




Michael A. Slattery

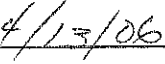


Nancy C. Slattery

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.



Land Title, Inc. (651) 638-1900



Date

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