### North American Title Company 16103 West Little York, Suite F Houston, TX 77084

# AGENCY CLOSING DISCLAIMER

GF # TX066250746

Date: June 26, 2007

and/or Borrower and Lender, with the understanding that North American Title Company will not be liable for any adjustments. In the event a Real Estate Agent negotiated this Statement, information and figures representing your transaction as understood by it. is the responsibility of the Escrow Agent to make such settlement as agreed to by all your name in the space provided. your approval, and authorization of payments and receipt of a copy hereof, by signing copy of this statement. If the foregoing statement is satisfactory to you, please signify transaction, or in the event a loan is involved, such agent and lender may be furnished a current year, all necessary adjustments must be made between Seller and Purchaser year, or estimates for the current year, and in the event of change of taxes for the parties to this transaction. Tax prorations have been based on figures for the preceding North American Title Company, acting as Escrow Agent, has assembled on this

payoffs will be promptly reimbursed to the Settlement Agent by the Seller. between Borrower and Seller directly. Any deficit in delinquent taxes or mortgage event of any change for the current year, all necessary adjustments will be made for the preceding year or supplied by others or estimated for the current year, and in the their understanding that tax and insurance prorations and reserves are based on figures The Seller's and Borrower's signatures hereon acknowledge their approval and signify

John W. Moore Victoria Moore The state of the s В :: Secretary ATTEST: Lennar Homes of Texas President

IMPORTANT: IF THE TAXES FOR THE CURRENT YEAR WERE NOT PAID AT CLOSING, PLEASE BE SURE TAXES HAVE BEEN PAID BY THE END OF THE YEAR AND THAT THE PROPERTY HAS BEEN ASSESSED IN YOUR NAME FOR THE FOLLOWING YEAR. IF THIS PROPERTY IS YOUR HOMESTEAD, DO NOT FORGET TO FILE FOR YOUR HOMESTEAD EXEMPTION.

Harris County Appraisal District 2800 North Loop West #100 Houston, Texas 77092

Phone: (713) 812-5800 Fax: (713) 957-5678 (Real Property)

http://www.hcad.org

Galveston Central Appraisal District

600 Gulf Freeway
P.O. Box 3647 (Mailing Address)
Texas City, Texas 77592-3647
Phone: (409) 935-1980
Fax: (409) 933-1399 (Custom

(Customer Service)

http://www.galvestoncad.org

Brazoria County Appraisal District 500 N. Chenango Street Angleton, Texas 77515-4650 Phone: (979) 849-7792

Fax (979) 849-7984

http://www.brazoriacad.org

Montgomery Central Appraisal District

P.O. Box 2233

Conroe, Texas 77305-2233

Phone: (936) 756-3354 Conroe (936) 441-2186 Metro (281) 353-2186 Houston Fax: (936) 756-6079

http://www.mcad-tx.org

Fort Bend County Appraisal District

2801 B.F. Terry Blvd. Rosenberg, Texas 77471-5600 Phone: (281) 344-8623

Fax (281) 344-8632

http://www.txcountydata.com

P.O. Box 159

Waller County Appraisal District

Katy, Texas 77492-0159 Phone: (281) 396-6100 Fax: (281) 396-6111

http://www.txcountydata.com

ACKNOWLEGED/BY:

John

Moore

Victoria Moore charace

DATE:

DATE: G

### NOTARY PUBLIC'S JOURNAL

6. NOTES AND COMMENTS:	Name of Grantee:	ONLY if Yes: Land located in	5. Land conveyed or charged		ONLY	4. Witness:	Introduced	No.	Other:	No.	Driver's License State:	ldentified b		d. Grantor or Maker was	Victoria Moore	c. Signature:	b. Place of residence: TO BE DETERMINED	John W. Moo	3. Grantor or Maker: a. Name:	2. Date of Notarization:	1. Date of Instrument:	GF NO. 12000250740 GE
NTS:		ted in County, Texas	argedYesNo	Name and residence of person introducing:	if Yes:Personally known	YesNo	Introduced Name and residence of person introducing:	Exp. Date		Exp. Date	ense State:	Identified by Identification card issued by a governmental agency, as follows:	ldentified by US Passport	r was Personally known	is my the	M. Corn	RMINED	John W. Moore and Victoria Moore				0007.00

X

HARRIS COUNTY APPRAISAL
DISTRICT
RECORDS MAINTENANCE DIVISION
NAME AND ADDRESS CHANGE
P. O. BOX 922010
HOUSTON, TEXAS 77292-2010

# REQUEST TO CHANGE NAME OR ADDRESS ON A REAL PROPERTY ACCOUNT

#### Instructions

You may use this form to ask the Harris County Appraisal District to correct the owner's name or the mailing address on a real property account. After completing the form mail it back to the Harris County Appraisal District at the address above if you are delivering this form take it to the Customer Service Department located at 2800 North Loop West 1st Floor. If you have any questions, please call (713)957-7800

lam owner of the property described above and request the Harris County Apprasial District to correct its records to reflect the information listed above.  Signature Signature Settlement Date: June 27, 2007  John W. Moore  Victoria Moore	I am owner of the property described above and request the Harris District to correct its records to reflect the information listed above Signature Settlement D. Settlement D. Sohn W. Moore Victoria Moore	5. Affirmation
Settlement Statement	x Deed attached	4
	City, State, Zip Code Cypress, TX 77433	City.
Acreage or Square Footage	Property Location Address 14811 Orange Bloom Court	Pro
From Whom Purchased Lennar Homes of Texas	12/21/ Fairmeid Village South	3. Property Description
Purchase Date (if applicable) 06/27/07	Legal Description	- Eeg
Evening Telephone (area code and number)	Daylime Telephone (area code and number)	D
	Mailing Address: TO BE DETERMINED	М
	c/o Name (if different)	0
D VICTORIA MOORE	Owner's Name: JOHN W. MOORE AND VICTORIA MOORE	2. Ownership (Information
p information	Add new ownership information	1. Type of Request
GF No. TX066250746 CLOSER: 55	GF.	HCAD Acct. No.
formation	Please Print or Type All Information	

Any person who makes a false entry upon the foregoing record may be subject to one of the following penalties; 1) confinement in jail for a term up to 1 year or a fine not to exceed \$3,000 or both such fine and imprisonment; 2) confinement of up to 1 year in a community correctional facility; 3) imprisonment of not more than 10 years and/or a fine or not more than \$10,000 or both such fine and imprisonment as set forth in Section 37.10, Penal Code.

RTC Form-Tax Harris

## **NOTICE TO PURCHASERS**

district and payable in whole or in part from property taxes is \$. the aggregate initial principal amount of all bonds issued for one or more or the specified facilities of the debt service tax, as of this date is \$ \_\_\_\_\_\_\_ on each \$100.00 assessed valuation. The total amount of bonds approved by the voters and which have been or may, at this date, be issued is \$, and \$100.00 of assessed valuation. an unlimited amount of bonds and levy an unlimited rate of tax in payment of such bonds. As of this district has taxing authority separate from any other authority and may, subject to voter approval, issue The real property, described below, that you are about to purchase is located in the HC MUD 397. the rate of taxes levied by the district on real property located in the district is \$1.18 on each If the district has not yet levied taxes, the most recent projected rate of is \$ on each \$100.00 assessed valuation. The total

house, building or other improvements located thereon and does not substantially utilize the utility capacity available to the property. The district may exercise the authority without holding an election on the matter. As of this date, the most recent amount of the stand fee is \$N/A. An unpaid standby fee is a personal obligation of the person that owned the property at the time of imposition and is secured by a lien on the propety. Any person may request a certificate from the district stating the amount, if any, of unpaid standby fees on a tract of property in the district The district has the authority to adopt and impose a standby fee on property in the district that has water, sanitary sewer, or drainage facilities and services available but not connected and which does not have a

The purpose of this district is to provide water, sewer, drainage, or flood control facilities and services within the district throught the issueance of bonds payable in whole or in part from property taxes. The cost of these utility facilities is not included in the purchase price of your prooperty, and these utility facilities are owned or to be owned by the district. The legal description of the property you are acquiring

Date: Lot Twelve (12), in Block Two (2), of FAIRFIELD VILLAGE SOUTH SEC. 7, a subdivision in Harris County, Texas according to the map or plat thereof filed under Clerk's File No. Y-764414, recorded at Film Code No. 590168, of the Map Records of Harris County, Texas June 27th, Lennar Homes of Texas President

PURCHASER IS ADVISED THAT THE INFORMATION SHOWN ON THIS FORM IS SUBJECT TO CHANGE BY THE DISTRICT AT ANY TIME. THE DISTRICT ROUTINELY ESTABLISHES TAX RATES DURING THE MONTHS OF SEPTEMBER THROUGH DECEMBER OF EACH YEAR, EFFECTIVE FOR THE YEAR IN WHICH THE TAX RATES ARE APPROVED BY THE DISTRICT. PURCHASER IS ADVISED TO CONTACT INFORMATION SHOWN ON THIS FORM. THE DISTRICT TO DETERMINE THE STATUS OF ANY CURRENT OR PROPOSED CHANGES TO THE

Secretary

The undersigned purchaser hereby acknowledges receipt of the foregoing notice at or prior to execution of a binding contract for the purchase of the real property described in such notice colosing of purchase of the real property. or at

Date:

June 27th, 200

John W. Moore

Victoria Moore.

STATE 유 TEXAS

COUNTY OF HARRIS

This instrument was acknowledged before me on this

\_ day of \_

, as Authorized Agent of Lennar Homes of Texas

CHRIS BISBEE

\*\*CHRIS BISBEE

Notary Public, State of Texas

My Commission Expires

05-20-2008

NOTARY PUBLIC, STATE OF TEXAS

STATE OF TEXAS

COUNTY OF HARRIS

This instrument was acknowledged before me on this day of

by John W. Moore and Victoria Moore



CHRIS BISBEE

CHRIS BISBEE

Notary Public, State of Texas

My Commission Expires

05-20-2008

To Be Determined John W. Moore RETURN TO:

NOTARY PUBLIC, STATE OF

**TEXAS** 

# NORTH AMERICAN TITLE GROUP FAMILY OF COMPANIES

## PRIVACY POLICY NOTICE

(As of May 1, 2006)

insurance and escrow transaction. share your private information with anyone except as necessary to complete your real property, title We at the North American Title Group Family of Companies 'take your privacy very seriously. We do not

# **Our Privacy Policies and Practices**

# Information we collect and sources from which we collect it:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others
- Information from non-affiliated third parties relating to your transaction.

providing a product or service to you. "Nonpublic personal information" is nonpublic information about you that we obtain in connection with

## Ю What information we disclose and to whom we disclose it:

companies with which we share common ownership and which offer real property, title insurance, companies that perform services on our behalf regarding your transactions.<sup>2</sup> "Our affiliates" are disclose the nonpublic personal information we collect, as described above to persons or or escrow services non-affiliates without your express consent, except as permitted or required by law. We may We do not disclose any nonpublic personal information about you to either our affiliates or

#### ယ Our security procedures:

and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal We restrict access to your nonpublic personal information and only allow disclosures to persons

## 4. Your right to access your personal information:

notice and give us a reasonable time to make that information available to you. If you believe advise you in writing why we disagree. any information is incorrect, notify us, and if we agree, we will correct it. If we disagree, we will identified on the title insurance product to which this notice is attached or where you received this wish to review that information, please contact the local North American Title Group office You have the right to review your personal information that we have on record about you.

## Customer acknowledgment:

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documents accompanied by this Notice will constitute your acknowledgment of receipt of this Privacy Policy Notice Your receipt of a copy of the preliminary report, commitment, your policy of insurance, or escrow

# ACKNOWLEDGEMENT OF RECEIPT OF PRIVACY POLICY NOTICE:

The undersigned parties do hereby acknowledge receipt of the attached Privacy Policy Notice for North American Title Company and

#### RECEIVED this day or

¹ The North American Title Group Family of Companies includes North American Title Company, North American Title Insurance Company, North American Title Insurance Corporation, J. Lyons Enterprises, Inc. d/b/a Independence Abstract & Title Agency, Independence Legal Services, LLC, Independence Abstract Agency, Inc., North American Title Alliance, LLC, North American Advantage Insurance Services, LLC and North American Services, LLC.

¹ The North American Title Group Family of Companies may also share your information with an insurance institution, credit reporting agency, insurance regulatory authority, law enforcement, other governmental authority, actuary, or other research organization for

purposes of detecting or preventing fraud, crimes, or misrepresentations in connection with an insurance or real estate transaction, resolving claims or service disputes, investigating suspected illegal or unlawful activities, or for conducting actuarial or research students.

John Moore Victoria Moore	PURCHASERIBORROWER
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SELLER

Lennar Homes of Texas

BY: President

ATTEST:

Secretary

¹ The North American Title Group Family of Companies includes North American Title Company, North American Title Insurance Company, North American Title Insurance Company, North American Title Insurance Corporation, J. Lyons Enterprises, Inc. d/b/a Independence Abstract & Title Agency, Independence Legal Services, LLC, Independence Abstract Agency, Inc., North American Title Alliance, LLC, North American Title Florida Alliance, LLC, North American Advantage Insurance Services, LLC and North American Services, LLC.

² The North American Title Group Family of Companies may also share your information with an insurance institution, credit reporting agency, insurance regulatory authority, law enforcement, other governmental authority, actuary, or other research organization for purposes of detecting or preventing fraud, crimes, or misrepresentations in connection with an insurance or real estate transaction, resolving claims or service disputes, investigating suspected illegal or unlawful activities, or for conducting actuarial or research studies.

### TAX PRORATION AGREEMENT

DATE: June 27, 2007

RE: John W. Moore and Victoria Moore GF No. TX066250746

PROPERTY DESCRIPTION:

Lot Twelve (12), in Block Two (2), of FAIRFIELD VILLAGE SOUTH SEC. 7, a subdivision in Harris County, Texas according to the map or plat thereof filed under Clerk's File No. Y-764414, recorded at Film Code No. 590168, of the Map Records of Harris County, Texas.

- (1) In connecton with the sale which is being closed on the above captioned property, it is our understanding that the taxes have been prorated on the best available information with Lennar Homes of Texas.
- for current year. current year is more than the amount credited to you up to the date of closing, Lennar Homes of Texas agrees to make up this shortage upon written request by Buyer to Lennar Homes of Texas. Should there be an over credit to the Buyer from Lennar Homes of Texas, then the Buyer agrees to refund overage to Lennar Homes of Texas, upon written request by Lennar Homes of Texas. Adjustments will be made using actual tax statements. (2) Prorations of taxes are based on estimates only. In the event Lennar Homes of Texas prorata share for the
- (3) 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 North American Title Company.
- (4) Purchaser understands that the amount being escrowed for current year taxes is the best possible estimate available at the time of closing and recognizes their responsibility for current year taxes. Further, Purchaser understands it is their responsibility to notify the appraisal district for the change in ownership for subject property.

Settlement Date: June 27, 2007	7007
Victoria Moore	JOHN TO THE TOTAL THE TOTAL TO THE TOTAL TOT
Lennar Homes of Texas	
BY: President	
ATTEST:	
Secretary	

# WAIVER OF INSPECTION

GF # TX066250746

June 27, 2007

Property Address: 14811 Orange Bloom Court, Cypress, TX 77433

and to obtain possession thereof from the present occupants. the premises upon which you have issued such policy, we take it upon ourselves to inspect such premises to the rights of parties in possession and those under whom they hold. If any such are now in possession of additional charge to us. of the property to be insured. Otherwise an inspection could be required by the Title Company at an Procedural Rule P-3 of the Basic Manual of Rules, Rates, and Forms for the writing of title insurance in the State of Texas allows the Title Company to make a general exception in insuring forms as to "Rights of Parties in Possession" on condition that we, the Insured, execute a written instrument waiving an inspection We hereby waive inspection by you of such property and accept your policy subject

above file and further states that the undersigned is satisfied to accept the policy subject to such general Pursuant thereto, the undersigned waives inspection of the property being insured by title insurance in the

	Victoria Moore	John W. Moore	CAECO IED IIIIS
B &	ria Moore	W. Moore	



WE SERVICE 72 HC ORDER ESTABLISHE UNDERSTAND AGREE TO OID URS AFTER THE CLOSING DATE. UNDER THAT L ANY ¥E OUR NAME IMMEDI INTERRUPTION WIL. ENNAR WILL Z TERMINATE IATELY IN SERVICE.

PRINTED NAME AGREED; NATURE

Houston Division

# 2007 PROPERTY TAXES

the taxing entities and have the tax bills transferred to your name and forwarded to the more depending on your location. As the new home owner you are responsible to contact could receive as many as 4 individual bills from different taxing authorizes...possibly the next year...i.e. 2007 taxes must be paid by January 31, 2008. As a home owner you property taxes. correct address for payment. The taxes will start accruing penalties and interest if they are not paid by January 31 of December 31. Congratulations The bills come out annually between late October and early November. In Texas, property taxes are assessed each year from January 1 through on the purchase of your new home. With home ownership come

- receive a tax bill, immediately forward that bill to your lender. If your taxes are to be paid through an escrow account with your lender and you
- please be advised of the following: If you do not have an escrow account and you will be paying the taxes directly,

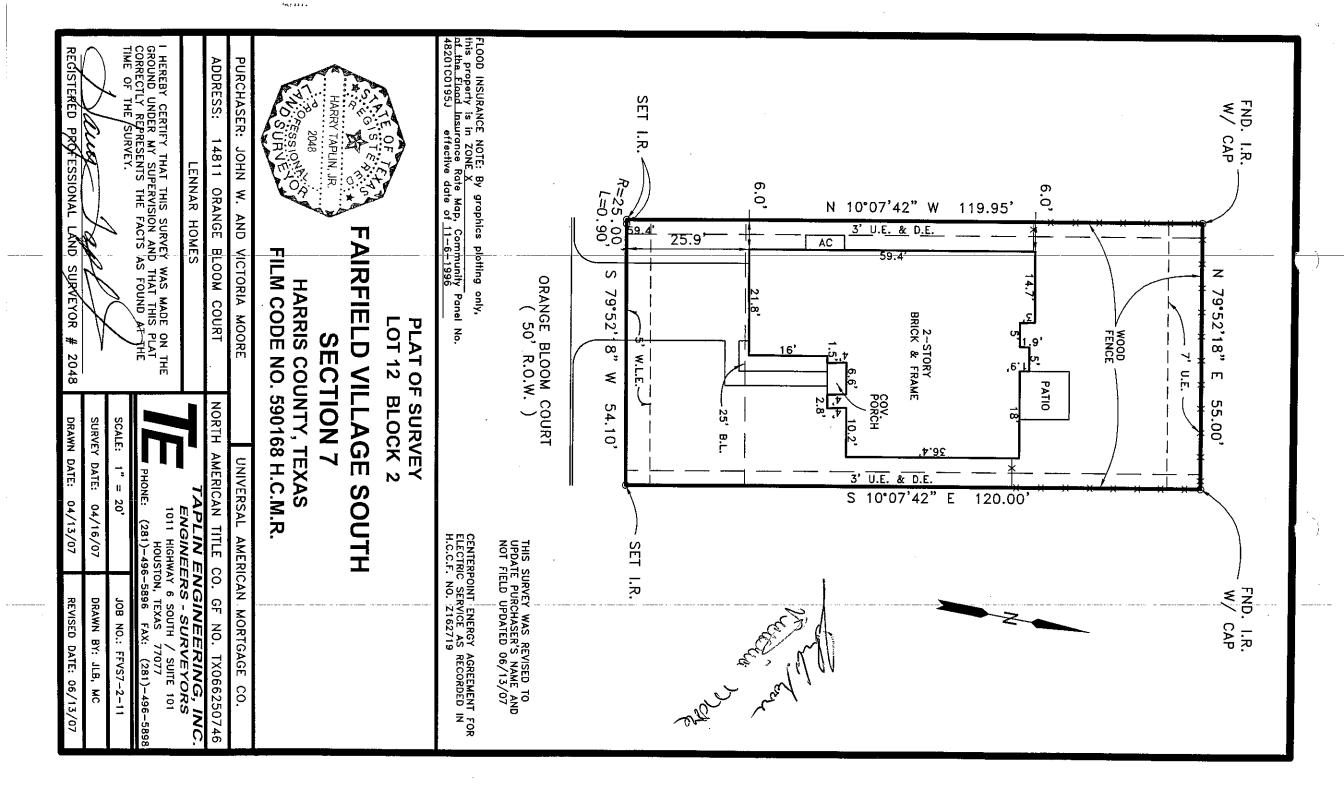
(**\lambda**) 2007 property taxes were <b>NOT</b> paid at closing for the following taxing authorities (**\lambda**) County ( ) City ( ) Other ( ) Other	authorities ( )County ( )City  ( )Other ( )Other the following taxing at closing for the following taxing authorities ( )City  ( )Other
s were NOT paid at (k)County (X)School ( )Other	vere paid at closing )County )School )Other
closing for the following ( )City ( )MUD	for the following taxing ( )City ( )MUD

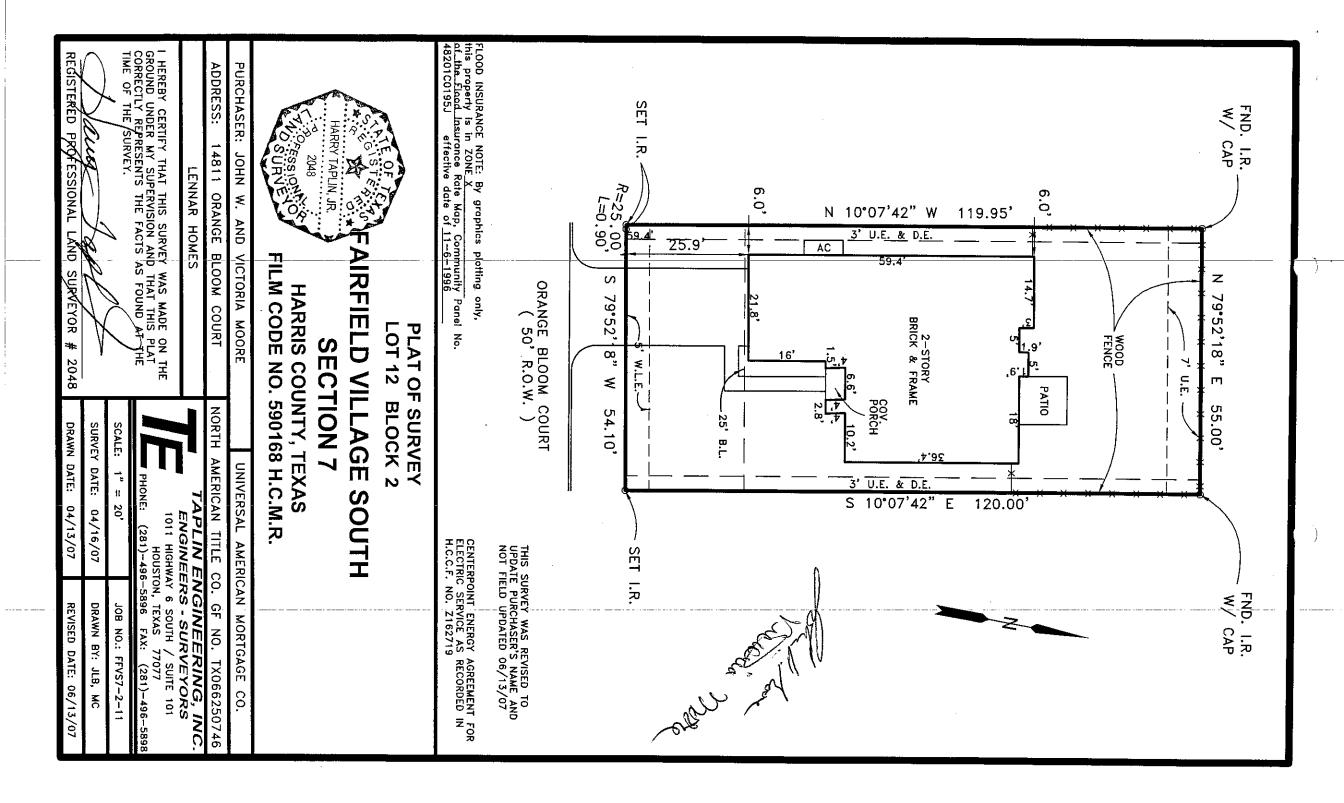
Acknowledged By: Date

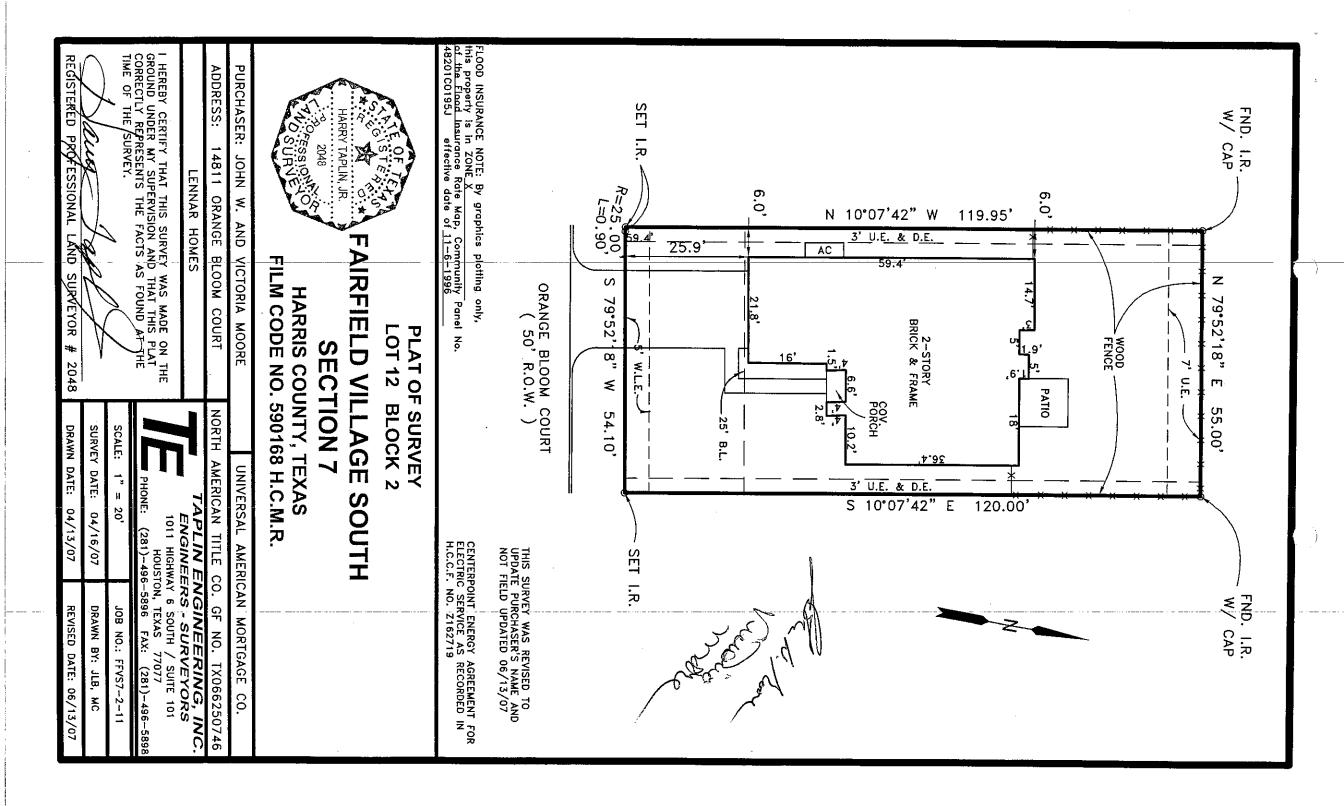
Any taxes shown NOT paid are the responsibility of the home owner.

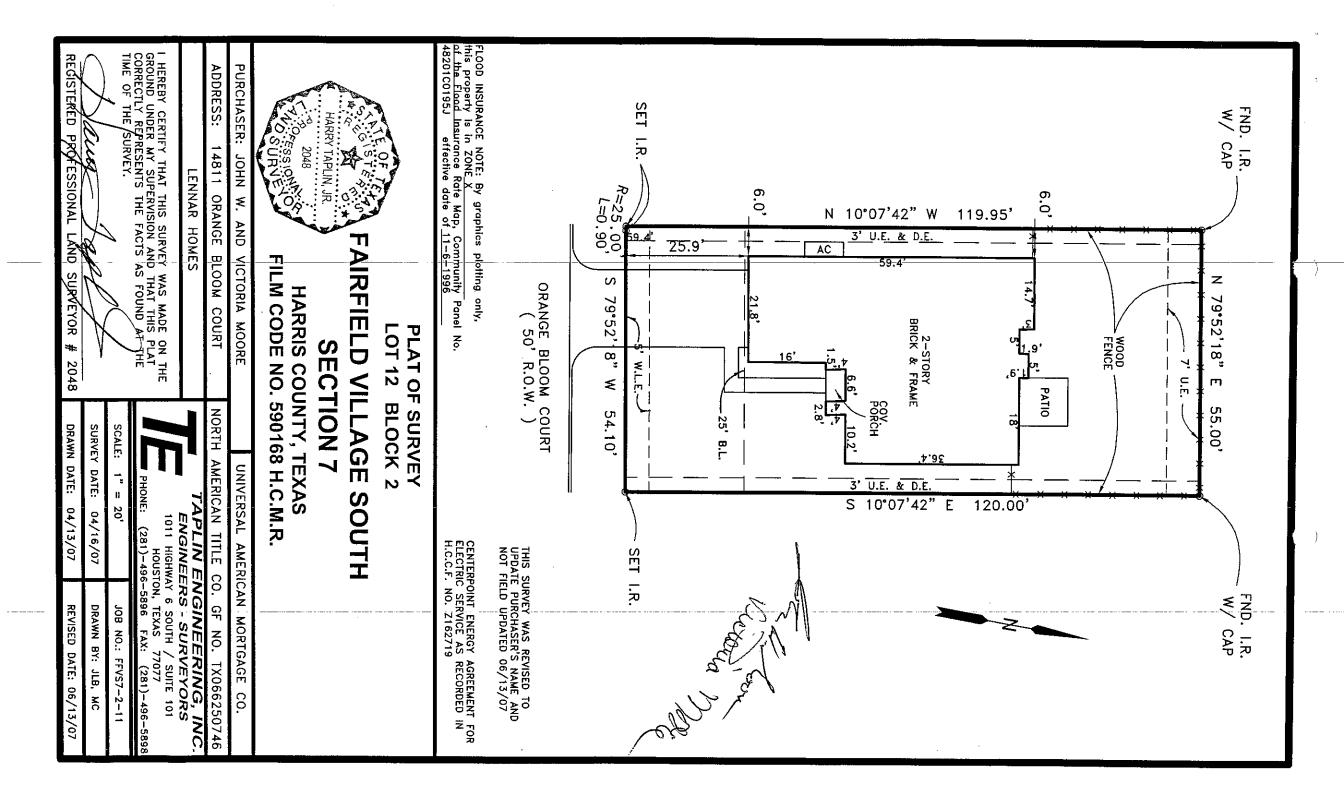
Date

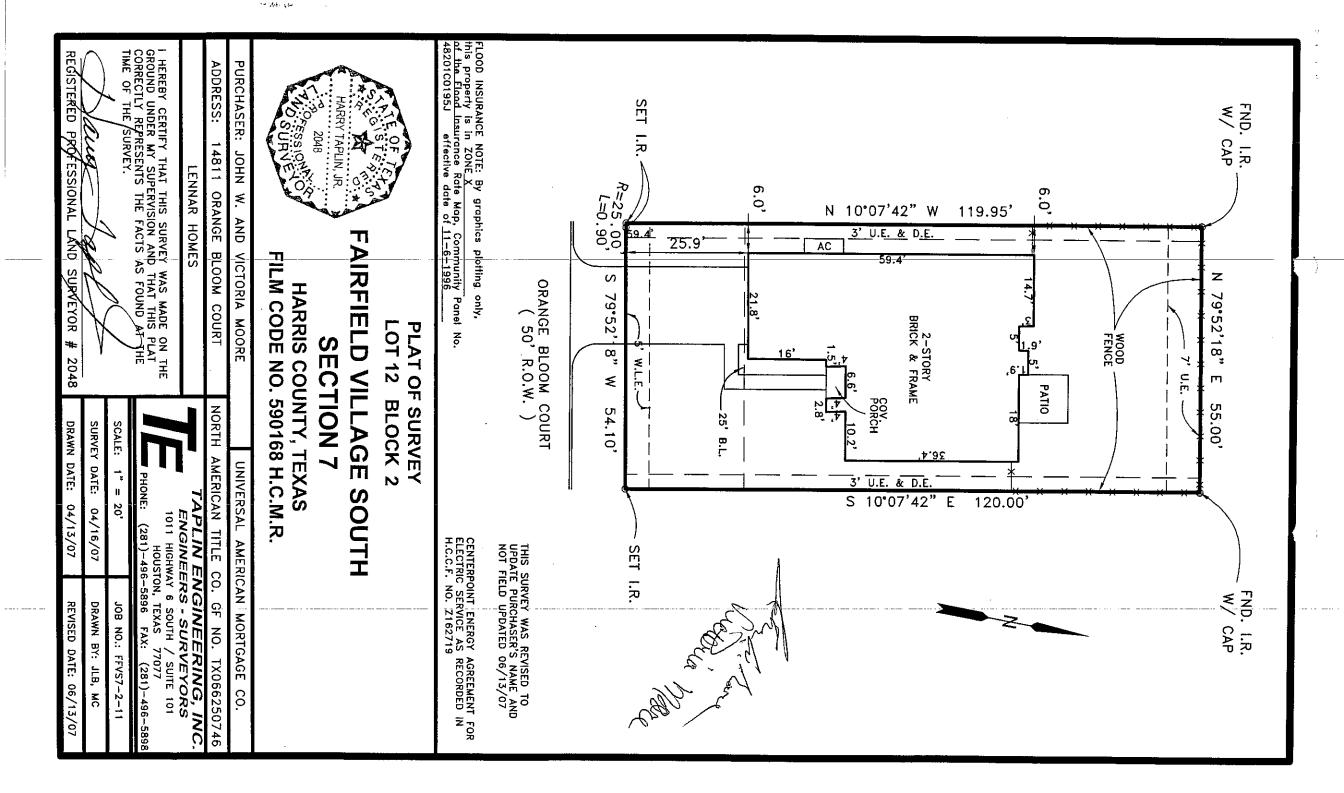












# SURVEY RECEIPT AND ACKNOWLEDGEMENT WITH HOLD HARMLESS AGREEMENT

We the undersigned do hereby certify that we have received a copy of the Survey by:

TAPLIN ENGINEERING SURVEYOR dated April 16, 2007

and are aware of the following exceptions and/or easements:

#### SEE SURVEY

We further certify that we hold Countrywide Home Loans, Inc. and North American Title Company harmless from any and all costs, damages and expenses in any way arising from the existance of the aforementioned exceptions and/or easements and do hereby release Countrywide Home Loans, Inc. and North American Title Company from any liabilities arising in any manner therefrom.

John W. Moore

Victoria Moore

DATED

## Forwarding Address Verification Form Buyer:

Please indicate below where you would prefer your post closing correspondence to be mailed then sign where indicated.	fer your post closing re indicated.
PURCHASE PROPERTY:	
<u>OR</u>	
OTHER: (* If other, please supply mailing address below)	ling address below)

Please note that North American Title Company will forward all mail to the property address unless otherwise notified and will not be held responsible for misdirected mail.

Signed: X Mah / Loose