



ZNK
Imports



ZNK is a company created by Alba Homes founding Partner Mr. Eduardo Barron and investors interested in developing Houston area housing. With Alba Homes' expertise since 2006 we are looking to enter the housing market with high quality and home guarantee for life to our customers.

Alba Homes is a company founded in 2006 with the purpose of building and selling houses in Rio Grande Valley, Texas.

It began with Apartments subdivisions constructions such as Red Stone and Paseo del Río, both in Mission City. Later on the company started with Fourplex subdivisions apartments of Shary Landing and Sugar Creek in Pharr city also developing Monmack style in Edinburgh city. Currently building homes for sale in Floresta and Trenton Heights subdivisions.



Closing Disclosure

Closing Information

Date Issued 12/1/2021
 Closing Date 12/10/2021
 Disbursement Date 12/10/2021
 Settlement Agent Valley Land Title Company
 File # 176463
 Property 2100 Providence Avenue
 McAllen, TX 78504

Sale Price \$275,000.00

Transaction Information

Borrower
 Seller Alba Homes, L.L.C., a Texas Limited Liability Company
 200 S. 10th St Suite 1601 A
 McAllen, TX 78501

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$275,065.16
01 Sale Price of Property	\$275,000.00
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 Assessment Taxes	
10 City Property Taxes 12/11/2021 thru 12/31/2021	\$12.80
11 County Property Taxes 12/11/2021 thru 12/31/2021	\$23.81
12 MUD Taxes	
13 Water District Taxes	
14 School Property Taxes 12/11/2021 thru 12/31/2021	\$28.55
15	
16	

Due from Seller at Closing	\$12,942.05
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$12,942.05
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 Assessment Taxes	
15 City Property Taxes	
16 County Property Taxes	
17 MUD Taxes	
18 Water District Taxes	
19 School Property Taxes	

CALCULATION

Total Due to Seller at Closing	\$275,065.16
Total Due from Seller at Closing	-\$12,942.05
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$262,123.11

Contact Information

REAL ESTATE BROKER (B)	
Name	Star Properties
Address	
TX License ID	
Contact	
Contact TX License ID	
Email	
Phone	

REAL ESTATE BROKER (S)	
Name	Re/Max Associates
Address	
TX License ID	
Contact	
Contact TX License ID	
Email	
Phone	

SETTLEMENT AGENT	
Name	Valley Land Title Company
Address	6013 N. 10th Street McAllen, TX 78504
TX License ID	
Contact	
Contact TX License ID	
Email	
Phone	

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



A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins	6. <input type="checkbox"/> Seller Finance	176053		
7. <input checked="" type="checkbox"/> Cash Sale					

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.o.c." were paid outside the closing, they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower		E. Name & Address of Seller		F. Name & Address of Lender	
		Alba Homes, L.L.C 200 S. 10th Street Suite 1601-A McAllen, TX 78501			
G. Property Location			H. Settlement Agent Name		
La Floresta Subdivision Phase II, Lot 166, Hidalgo County 2184 Providence Avenue McAllen, TX 78504					
			I. Place of Settlement		J. Settlement Date
			Valley Land Title Co. 6013 North 10th Street McAllen, TX 78504-3227		11/17/2021 Final

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$270,000.00	401. Contract Sales Price	\$270,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$594.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes 11/1/21 to 12/31/21	\$27.42	406. City property taxes 11/1/21 to 12/31/21	\$27.42
107. County property taxes 11/1/21 to 12/31/21	\$51.02	407. County property taxes 11/1/21 to 12/31/21	\$51.02
108. Annual assessments		408. Annual assessments	
109. School property taxes 11/1/21 to 12/31/21	\$61.18	409. School property taxes 11/1/21 to 12/31/21	\$61.18
110. Water District Taxes		410. Water District Taxes	
111. HOA Dues 11/1/21 to 12/31/21	\$24.66	411. HOA Dues 11/1/21 to 12/31/21	\$24.66
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$270,758.28	420. Gross Amount Due to Seller	\$270,164.28
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$3,000.00	501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$14,372.85
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan to	
205.		505. Payoff of second mortgage loan to	
206.		506.	
207. Option Fee	\$100.00	507. Option Fee	
208. Seller paid closing costs		508. Seller paid closing costs	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes		511. County property taxes	
212. Annual assessments		512. Annual assessments	
213. School property taxes		513. School property taxes	
214. Water District Taxes		514. Water District Taxes	
215. HOA Dues		515. HOA Dues	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$3,100.00	520. Total Reduction Amount Due Seller	\$14,372.85
300. Cash At Settlement From To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$270,758.28	601. Gross Amount due to seller (line 420)	\$270,164.28
302. Less amounts paid by/for borrower (line 220)	\$3,100.00	602. Less reductions in amt. due seller (line 520)	\$14,372.85
303. Cash From Borrower	\$267,658.28	603. Cash To Seller	\$255,791.23

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services.

Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate. Lenders must prepare and distribute with the booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.



Closing Disclosure

Closing Information

Date Issued 5/3/2022
 Closing Date 5/6/2022
 Disbursement Date 5/6/2022
 Settlement Agent Valley Land Title Company
 File # 178442
 Property 1800 Providence Avenue
 McAllen, TX 78504

Sale Price \$310,000.00

Transaction Information

Borrower
 Seller Alba Homes, L.L.C., a Texas Limited Liability Company
 200 S. 10th Street, Suite 1601 A
 McAllen, TX 78501-2413

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$310,130.96
01 Sale Price of Property	\$310,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
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06	
07	
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Adjustments for Items Paid by Seller in Advance

09 Assessment Taxes 5/7/2022 thru 12/31/2022	\$130.96
10 City Property Taxes	
11 County Property Taxes	
12 MUD Taxes	
13 Water District Taxes	
14 School Property Taxes	
15	
16	

Due from Seller at Closing	\$14,893.85
01 Excess Deposit	
02 Closing Costs Paid at Closing (U)	\$13,209.54
03 Existing Loan(s) Assumed or Taken Subject to	
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09	
10	
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Adjustments for Items Unpaid by Seller

14 Assessment Taxes	
15 City Property Taxes 1/1/2022 thru 5/6/2022	\$330.80
16 County Property Taxes 1/1/2022 thru 5/6/2022	\$615.48
17 MUD Taxes	
18 Water District Taxes	
19 School Property Taxes 1/1/2022 thru 5/6/2022	\$738.03

CALCULATION

Total Due to Seller at Closing	\$310,130.96
Total Due from Seller at Closing	-\$14,893.85
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$295,237.11

Contact Information

REAL ESTATE BROKER (B)

Name
 Address 20228 Schiel Road
 Cypress, TX 77433
 TX License ID TX645271
 Contact
 Contact TX License ID
 Email
 Phone

REAL ESTATE BROKER (S)

Name
 Address 1862 W. Bitters, Suite 300
 San Antonio, TX 78248
 TX License ID 593339
 Contact
 Contact TX License ID
 Email
 Phone

SETTLEMENT AGENT

Name Valley Land Title Company
 Address 6013 N. 10th Street
 McAllen, TX 78504
 TX License ID TX1877096
 Contact
 Contact TX License ID
 Email
 Phone



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



Closing Disclosure

Closing Information

Date Issued 4/28/2022
 Closing Date 4/28/2022
 Disbursement Date 4/28/2022
 Settlement Agent Valley Land Title Company
 File # 177897
 Property 2213 Providence
 McAllen, TX 78504

Sale Price \$317,000.00

Transaction Information

Borrower

Seller Alba Homes, L.L.C., a Texas Limited Liability Company
 200 S. 10th St Suite 1601 A
 McAllen, TX 78501-2413

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$317,135.34
01 Sale Price of Property	\$317,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
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Adjustments for Items Paid by Seller in Advance

09 Assessment Taxes 4/29/2022 to 12/31/2022	\$135.34
10 City Property Taxes	
11 County Property Taxes	
12 MUD Taxes	
13 Water District Taxes	
14 School Property Taxes	
15	
16	

Due from Seller at Closing	\$14,226.29
01 Excess Deposit	
02 Closing Costs Paid at Closing (1)	\$13,489.54
03 Existing Loan(s) Assumed or Taken Subject to	
04	
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06	
07	
08	
09	
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 Assessment Taxes	
15 City Property Taxes 1/1/2022 to 4/28/2022	\$144.70
16 County Property Taxes 1/1/2022 to 4/28/2022	\$269.22
17 MUD Taxes	
18 Water District Taxes	
19 School Property Taxes 1/1/2022 to 4/28/2022	\$322.83

CALCULATION

Total Due to Seller at Closing	\$317,135.34
Total Due from Seller at Closing	-\$14,226.29
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$302,909.05

Contact Information

REAL ESTATE BROKER (B)

Name
 Address 3700 N. 10th Street, Suite 220
 McAllen, TX 78501
 TX License ID 724730

Contact
 Contact TX License ID
 Email
 Phone

REAL ESTATE BROKER (S)

Name
 Address 1862 W. Bitlers, Suite 300
 San Antonio, TX 78248

TX License ID 593339
 Contact
 Contact TX License ID
 Email
 Phone

SETTLEMENT AGENT

Name Valley Land Title Company
 Address 6013 N. 10th St.
 McAllen, TX 78504

TX License ID TX1877096
 Contact
 Contact TX License ID TX1886614-1306300
 Email
 Phone



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



A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. FHA 2. First A 3. Conv Units 6. File Number 7. Loan Number 8. Mortgage Ins Case Number
 4. VA 5. Conv Inv 6. Seller Finance 176853
 7. Cash Sale

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "in o.c." were paid outside the closing, they are shown here for informational purposes and are not included in the total.

D. Name & Address of Borrower **E. Name & Address of Seller** **F. Name & Address of Lender**
 Alba Homes, L.L.C.
 200 S. 10th Street Suite 1601-A
 McAllen, TX 78501

G. Property Location **H. Settlement Agent Name** **I. Settlement Date**
 La Florida Subdivision Phase II, Lot 166, Hidalgo County
 2104 Providence Avenue
 McAllen, TX 78504
 Valley Land Title Co.
 6013 N. 10th Street
 McAllen, TX 78504 Tax ID: 20-064406
 Underwritten By: Alliant National Title Insurance Company
 Valley Land Title Co.
 6013 North 10th Street
 McAllen, TX 78504-3227
 11/17/2021
 Fund

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$270,600.00	401. Contract Sales Price	\$270,090.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$594.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes 11/17/21 to 12/31/21	\$27.42	406. City property taxes 11/17/21 to 12/31/21	\$27.42
107. County property taxes 11/17/21 to 12/31/21	\$51.02	407. County property taxes 11/17/21 to 12/31/21	\$51.02
108. Annual assessments		408. Annual assessments	
109. School property taxes 11/17/21 to 12/31/21	\$61.18	409. School property taxes 11/17/21 to 12/31/21	\$61.18
110. Water District Taxes		410. Water District Taxes	
111. HOA Dues 11/17/21 to 12/31/21	\$24.66	411. HOA Dues 11/17/21 to 12/31/21	\$24.66
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$270,758.28	420. Gross Amount Due to Seller	\$270,164.28
200. Amounts Paid By Or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit of earnest money	\$3,000.00	501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (line 1400)	\$14,372.05
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan	0
205.		505. Payoff of second mortgage loan	0
206.		506.	
207. Option Fee	\$100.00	507. Option Fee	
208. Seller paid closing costs		508. Seller paid closing costs	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes		511. County property taxes	
212. Annual assessments		512. Annual assessments	
213. School property taxes		513. School property taxes	
214. Water District Taxes		514. Water District Taxes	
215. HOA Dues		515. HOA Dues	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$3,100.00	520. Total Reduction Amount Due Seller	\$14,372.05
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$270,758.28	601. Gross Amount due to seller (line 420)	\$270,164.28
302. Less amounts paid by/for borrower (line 220)	\$3,100.00	602. Less reductions in amt. due seller (line 520)	\$14,372.05
303. Cash From Borrower	\$267,658.28	603. Cash To Seller	\$255,792.23

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services. • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate. • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not affect itself to confidentiality.

ZNK
Imports



53 South Wind Drive

ZNK
Imports



171 Waterford Way

The logo for ZNK Imports features the letters 'Z', 'N', and 'K' in a bold, teal, sans-serif font. The letter 'N' is stylized with an upward-pointing arrow integrated into its right vertical stroke. Below the 'ZNK' is the word 'Imports' in a smaller, teal, sans-serif font. The entire logo is centered on a dark blue background with several diagonal, semi-transparent stripes in varying shades of blue and grey.

ZNK
Imports