EDICATION OF THE SECOND SECOND



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

Property

Date Issued 12/1/2021 Closing Date 12/10/2021 Disbursement Date 12/10/2021

Settlement Agent

Valley Land Title Company

File# 176463

2100 Providence Avenue

McAllen, TX 78504

\$275,000.00 Sale Price

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 Incl	uded	in Sale	
03					
04					
05					
06					
07					
08					
Adj	ustments for Items Paid b	y Seller in Adv	ance		
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	North Management (1)				
16					
Due	from Seller at Closing				\$12,942.05
01	Excess Deposit				
02	Closing Costs Paid at Clos	ing (J)			\$12,942.05
03	Existing Loan(s) Assumed	or Taken Sub	ect to)	
04					
05					
08					
07					
08					
99					
40					

Transaction Information

Alba Homes, L.L.C., a Texas Limited Liability Company Seller

200 S. 10th St Suite 1601 A

McAllen, TX 78501

Contact Information

REAL ESTATE BROKER (B)

Name	Star Properties
Address	
TX License ID	
Contact	
Contact TX License ID	
Email	
Phone	
DEAL ESTATE BROKE	P (S)

MEAL ESTATE DITORE	. (0)
Name	Re/Max Associates
Address	
TX License ID	
Contact	
Contact TX License ID	

SETTLEMENT AGENT

Phone

Email Phone

Name	Valley Land Title Company	
Address	6013 N. 10th Street McAllen, TX 78504	
TX License ID	100000000000000000000000000000000000000	
Contact		
Contact TX License ID	10	



\$275,065.16

\$262,123.11

-\$12,942.05

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 File No. 176463

Adjustments for Items Unpaid by Seller

Assessment Taxes

MUD Taxes

Total Due to Seller at Closing

Cash ☐ From ☑To Seller

Total Due from Seller at Closing

City Property Taxes

Water District Taxes 19 School Property Taxes CALCULATION

County Property Taxes

PAGE 1 OF 3 Date/Time: 12/10/21 10:18 AM



A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan				
□ FHA 2 □ FmHA 3 □ Conv Unins □ VA 5 □ Conv Ins 6 □ Seller Finance □ Cash Sale.	6. File Number 176053	7. Loan Number	8 Mortgage In	ts Case Number
C. Note: This form is furnished to give you a stateme	nt of actual settlement cor	ts - Amounts paid to and by t	he settlement ment her aboun	Dame south of
"(p.o.c.)" were paid outside the closing, they D. Name & Address of Borrower	are shown here for inform E. Name & Address of Alba Homes, LLC 200 S. 10th Street Said McAllen, TX 78501	Seller	included in the totals Name & Address of Lender	ners marco
G. Property Location				
v. rogery tocation La Floresta Subdivision Phase II, Let 166, Hidalgo C 2164 Providence Avenue McAllen, TX. 78504	ousty	Settlement Agent Name Place of Settlement Valley Land Title Co. 4013 North 10th Street		1 Settlement Date 11/37/2021 Fund
		McAllen, TX 78504-3227		1
J. Summary of Borrower's Transaction		K. Summary of Seller's T		
100. Gross Amount Due from Borrower		400. Gross Amount Due t	o Seller	
101. Contract Sales Price	\$270,000.00	401. Contract Sales Price		\$270,000.0
103 Settlement Charges to borrower		402. Personal Property		
104:	\$594.00			
105		404		
Adjustments for items paid by seller in advance				
106. City property taxes 11/17/21 to 12/31/	21 \$27,42	Adjustments for items paid 406. City property taxes	11/17/21 to 12/31/21	F12 C
107. County property taxes 11/17/21 to 12/31/.		407. County property taxes		\$27.41 \$51.01
108: Annual assessments	001100	408. Annual assessments	TO COURT OF THE PARTY.	351.02
109 School property taxes 11/17/21 to 12/31/2	21 \$61.18	The same of the sa	11/17/21 to 12/31/21	\$61.18
110. Water District Taxes	1	410 Water District Taxes		30111
111. HOA Dues 11/17/21 to 12/31/2	\$24.66	411 HOA Dues	11/17/21 to 12/31/21	524,66
112.		412.		
113.		413.		
114.		414		
115		415		
120. Gross Amount Due From Borrower		416		
200. Amounts Paid By Or in Behalf Of Borrower	5279,758.28	420. Gross Amount Dur to		\$270,164.28
201. Deposit or earnest money	67,000.00	500. Reductions in Amoun	t Due to Seller	
202 Principal amount of new loap(s)	3000000	502 Settlement Charges to	Sellet (Sine 1400)	514,372.05
203. Existing loan(s) taken subject to		503. Existing Loan(s) Take	n Subject to	314,372.93
204. Loan Amount 2nd Lien		504. Payoff of first mortgag	te foan to	
205.		505 Payoff of second mort		
106.		506.		
207. Option Fee	\$100.00	507. Option Fee		
208. Seller paid closing costs		508. Seller paid closing cos	ts	
209		509.		0
Adjustments for items unpaid by seller		Adjustments for items unp	aid by seller	
210. City property taxes 211. County property taxes		510. City property taxes		
212. Annual assessments		511. County property taxes 512. Annual assessments		
213. School property taxes		513. School property taxes		
114. Water District Tieces		514. Water District Taxes		
115. HOA Dues		515: HOA Dues		
116.		516.		-
117.		517.		
TH.		518.		
19.		519.		
20, Total Paid By/For Borrower	\$3,100.00	520. Total Reduction Amou	ont Due Seller	\$14,372.05
40. Cash At Settlement From To Borrower		600. Cash At Settlement To	From Seller	
01 Gross Amount due from borrower (line 120)	\$270,758.28	601. Gross Amount due to so		\$270,164.28
02. Less amounts paid by/for borrower (line 220)	\$3,100,00	602. Less reductions in arm: due seller (line 520) \$14		
03, Cash From Borrower	5267,658.28			
ection 5 of the Real Estate Settlement Procedures Act following: • HUD must develop a Special Information B orthwing money to fundace the purchase of residential redestand the nature and coats of real estate performent service Each lender must removible the booklet to all annicement from	ooklet to help persons I real estate to better es;	imposed upon the burrower	dates that IFUD develop and pre- van settlement to provide full d and seller. These are third p tower with pertinent informatie	leselesure of all charges

Fach instert must provide the booklet to all applicants from whom a receives or fear whom it prepares a written application to buttors many of a function the partner of reinfamiliar real entire.

| Partner | Par



Closing Disclosure

Closing Information

Date Issued

5/3/2022 5/6/2022

Closing Date Disbursement Date

5/6/2022 Valley Land Title Company

Settlement Agent File#

Property

Sale Price

1800 Providence Avenue McAllen, TX 78504

\$310,000.00

Transaction Information

Borrower

Alba Homes, L.L.C., a Texas Limited Liability Company

200 S. 10th Street, Suite 1601 A

McAllen, TX 78501-2413

Summaries of Transactions

Due	to Seller at Closing	+5	3916	UC TO	\$310,130.9
01	Sale Price of Property				\$310,000.0
02	Sale Price of Any Personal F	Property Inc	luded	in Sale	
03	- Control of the cont			1000	
04					
05					
06					
07					
os					
Adi	ustments for Items Paid by	Seller In Ac	vance		
09	- Company of the contract of t	5/7/2022		12/31/2022	\$130.9
10	City Property Taxes	-			
11	County Property Taxes				
17	MUD Taxes				
13	Water District Taxes				
14	School Property Taxes				
15	The state of the s				
18					
Du	from Seller at Closing			The sair	\$14,893.8
01	Excess Deposit				
02	Closing Costs Paid at Closin	E (J)			\$13,209.5
03	Existing Loan(s) Assumed of	r Taken Sul	bject to		
04	- /				
05					
06					
07					
08					
09					
10					
11					
12					
13					
Ad	Justments for Items Unpaid	by Seller			
14	Assessment Taxes	200000000000000000000000000000000000000	-05	e (e lanaa	6220.00
15	City Property Taxes	1/1/2022		ru 5/6/2022	\$330.80 \$615.48
16	County Property Taxes	1/1/2022	th	ru 5/6/2022	\$615.48
17	MUD Taxes				
18	Water District Taxes	. /. !!		e (c /2022	(720.03
19	School Property Taxes	1/1/2022	th	ru 5/6/2022	\$738.03
CA	LCULATION	32-1	-		A STATE OF
	tal Due to Seller at Closing				\$310,130.96
To	tal Due from Seller at Closing				-\$14,893.85
Ca	sh □ From ØTo Seller				\$295,237.11

Contact Information

REAL ESTATE BROKE	R (B)
Name	
Address	20228 Schiel Road
	Cypess, TX 77433
TX License ID	TX645271
Contact	
Contact TX License ID	
Email	1
Phone	(2)
REAL ESTATE BROKE	R (S)
Name	
Address	1862 W. Bitters, Suite 300
100% 23.5×	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	
Dhana	



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

ZNK Imports



Closing Disclosure

nformation

Date Issued 4/28/2022 Closing Date 4/28/2022

Disbursement Date 4/28/2022

Settlement Agent File # Valley Land Title Company 177897

Property

2213 Providence McAllen, TX 78504

Sale Price \$317,000.00

.

Borrower

Coller

Alba Homes, LL.C., a Texas Limited Liability Company

200 S. 10th St Suite 1601 A McAllen, TX 78501-2413

Summarles of Transactions

SELL	ER'S TRANSACTION					
Due t	o Seller at Closing				-	\$317,135.34
01 5	ale Price of Property					\$317,000.00
	ale Price of Any Personal I	roperty Inc	luded	in	Sale	
03						
04						
05						
06						
07						
08						
Adjus	tments for Items Pald by	Seller in Ad	vance			
09	Assessment Taxes	4/29/2022	to	1	2/31/2022	\$135.3
10	City Property Taxes					
11	County Property Taxes					
12	MUD Taxes					
13	Water District Taxes					
14	School Property Taxes					
15						
16						
Due !	rom Seller at Closing					\$14,226.2
	Excess Deposit					
	Closing Costs Paid at Closin					\$13,489.5
03 1	Existing Loan(s) Assumed o	r Taken Sub	ject to	0		
04						
85						
05						
50						
08						
09						
10						
2.1			-			
12						
12						-
1235	stments for Items Unpaid	by Seller				
14	Assessment Taxes	1/1/2022	to		4/28/2022	\$144.70
15	City Property Taxes	1/1/2022			4/28/2022	\$269.22
10	County Property Taxes	1/1/2022	"	•	4/20/2022	0200,12
17	MUD Taxes Water District Taxes					
15	School Property Taxes	1/1/2022	to	-	4/28/2022	\$322.83
19	CULATION	AI AI LVILL		-	7 207 2025	
	A STATE OF THE STA	5-12-51	_	-		\$317,135.34
	Due to Seller at Closing					-\$14,226.29
	Due from Seller at Closing		_	_		\$302,909.05
Cash	☐ From ⊠To Seller					\$302,909.03

Contact Information

Transaction Information

Name		
Address	3700 N. 10th Street, Suite 220	
	McAllen, TX 78501	
TX License ID	724730	
Contact		
Contact TX License ID		-
Email		
Phone		
REAL ESTATE BROKE	R (S)	
Name		
Address	1862 W. Bitters, Suite 300 San Antonio, TX 78248	
TX License ID	593339	
Contact		
Contact TX License ID		
Email		
Phone	1	
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

. Type of Loan			
☐ FHA 2 ☐ FmHA 3. ☐ Conv Unins ☐ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance ☐ Cash Sale.	6. File Number 176053	7. Loan Number	8 Mortgage Ins Case Number
Note: This form is furnished to give you a stateme	nt of actual settlement costs	Amounts paid to and by the settlement a	gent are shown. Items marked
"(p o c)" were paid outside the closing, they	E Name & Address of S	tional purposes and are not included in the	
Name & Address of Bottower	Alba Homes, LLC 200 S. 10th Street Suite McAllen, TX 78501	40.50	areas of Lenzer
Property Location	 	Settlement Agent Name	
Floresta Subdivision Phase II, Lot 166, Hidalgo G 84 Providence Avenue (Allen, TX 78504	County	Valley Land Title Co. 2013 N. 10th Street McAllen, TX. 78504 Tax ID: 20-406440 Underwritten By: Alliant National Title	
		Place of Septement Valley Land Title Co. 6013 North 10th Street McAllen, TX 78504-3227	1. Settlement Date 11/17/2021 Fund
Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
0. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
11. Contract Sales Price	\$270,000.00	401. Contract Sales Price	\$270,000.00
22. Personal Property		402. Personal Property	
33. Settlement Charges to borrower	\$594.00	403	
04.		404	
0.5		405	
djustments for items paid by seller in advance		Adjustments for items paid by seller in	
06. City property taxes 11/17/21 to 12/31			7/21 to 12/31/21 527.42
 County property texes 11/17/21 to 12/31 	/21 551.02		7/21 to 12/31/21 \$51.02
08: Annual assessments		408. Annual assessments	
 School property taxes 11/17/21 to 12/31 	/21 \$61.18	The state of the s	7/21 to 12/31/21 \$61.18
10. Water District Taxes		410 Water District Taxes	
11. HOA Does 11/17/21 to 12/31	/21 \$24.66		7/21 to 12/31/21 \$24,66
12.		412	
13.		413.	
14		414	
15		415	
16	F220 256 26		\$270,164.28
20. Gress Amount Due From Borrower	54/9,/58.48	420. Gross Amount Dur to Seller	
00. Amounts Paid By Or in Behalf Of Borrower	\$3,000.00	500, Reductions in Amount Due to Self 501. Excess Deposit	ec
01. Deposit or earnest money	53,000,00	502 Settlement Charges to Seller (line 1	400) \$14,372.05
02 Principal amount of new loan(s)		503. Existing Loan(s) Taken Subject to	700) 314211113
03. Existing loan(s) taken subject to 04. Loan Amount 2nd Lien		504. Payoff of first mortgage loan	0
05.		505. Payoff of second mortgage from 1	0
06.		506.	
07. Option Fee	\$100.00	507. Option Fee	
08. Seller paid closing costs		508. Seller paid closing costs	
ÒÝ.		509.	0
djustments for items unpaid by seller		Adjustments for items unpaid by seller	
10. City property taxes		510. City property taxes	
11. County property taxes		511. County property taxes	
12. Annual assessments		512. Annual assessments	
13. School property taxes		513. School property taxes	
14. Water District Taxes		514. Water District Taxes	
15. HOA Dues		515: HOA Dues	
16		516.	
17.		517.	
18.		518.	
19.		519.	
20, Total Paid By/For Borrower	53,100.00	528. Total Reduction Amount Due Sel	
20. Total Pals By For Dolloret		600, Cash At Settlement To/From Sell-	Manager and the second
10. Cash At Settlement From/To Borrower			
10. Cash At Settlement From To Borrower 11. Gross Amount due from borrower (line 120)	The second secon	601. Gross Amount due to seller (line 42	
10. Cash At Settlement From/To Borrower	\$270,758,28 \$3,100.00 \$267,658,28	602. Less reductions in amt, due seller (I	The same of the sa

borrowing money to finance the purchase of residential real estate to better

 Plante understand the nature and costs of scal 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 faunce 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.

imposed upon the burrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement

designed to provide the borrower with pertinent information timing the self-timent process in order to be a better above. The Public Reporting Bordon for this colorion of information is extinstized to average one loose per response, including the time for reviewing instructions searching conting data sources, pathering and maintaining the data needed, and empiricing and reviewing the collection of information. and you are not required to complete this form, unless to displays a currently wall CMIG custed number. The information requested does not lend itself to confidentially.





ENT (S)