

CITY OF SACRAMENTO
1231 I Street, Sacramento, CA 95814

Permit No: 0107934
Insp Area: 4

Site Address: 3825 JASMINE ST SAC
Parcel No: 252-0062-006

Sub-Type: RES
Housing (Y/N): N

CONTRACTOR

OWNER
HOWARD GEORGE
4825 JASMINE ST
SACRAMENTO CA 95838

ARCHITECT

Nature of Work: REROOF INSTALL 25 YR DIM COMP

CONSTRUCTION LENDING AGENCY: I hereby affirm under penalty of perjury that there is a construction lending agency for the performance of the work for which this permit is issued (Sec. 3097, Civ. C.)

Lender's Name _____ Lender's Address _____

LICENSED CONTRACTORS DECLARATION: I hereby affirm under penalty of perjury that I am licensed under provisions of Chapter 9 (commencing with section 7000) of Division 3 of the Business and Professions Code and my license is in full force and effect.

License Class _____ License Number _____ Date _____ Contractor Signature _____

OWNER-BUILDER DECLARATION: I hereby affirm under penalty of perjury that I am exempt from the contractors License Law for the following reason (Sec. 7031.5, Business and Professions Code; any city or county which requires a permit to construct, alter, improve, demolish, or repair any structure, prior to its issuance, also requires the applicant for such permit to file a signed statement that he or she is licensed pursuant to the provisions of the Contractors License Law (Chapter 9 (commencing with Section 7000) of Division 3 of the Business and Professions Code) or that he or she is exempt therefrom and the basis for the alleged exemption. Any violation of Section 7031.5 by any applicant for a permit subjects the applicant to a civil penalty of not more than five hundred dollars (\$500.00).

____ I, as a owner of the property, or my employees with wages as their sole compensation, will do the work, and the structure is not intended or offered for sale (Sec. 7044, Business and Professions Code). The Contractors License Law does not apply to an owner of property who builds or improves thereon, and who does such work himself or herself or through his/her own employees, provided that such improvements are not intended or offered for sale. If, however, the building or improvement is sold within one year of completion, the owner-builder will have the burden of proving that he/she did not build or improve for the purpose of sale.)

____ I, as owner of the property, am exclusively contracting with licensed contractors to construct the project (Sec. 7044, Business and Professions Code). The Contractors License Law does not apply to an owner of property who builds or improves thereon, and who contracts for such projects with a contractor(s) licensed pursuant to the Contractors License Law).

____ I am exempt under Sec. _____ B & PC for this reason: _____

Date 6-25-01 Owner Signature Ronald Lantz

IN ISSUING THIS BUILDING PERMIT, the applicant represents, and the city relies on the representation of the applicant, that the applicant verified all measurements and locations shown on the application or accompanying drawings and that the improvement to be constructed does not violate any law or private agreement relating to permissible or prohibited locations for such improvements. This building permit does not authorize any illegal location of any improvement or the violation of any private agreement relating to location of improvements.

I certify that I have read this application and state that all information is correct. I agree to comply with all city and county ordinances and state laws relating to building construction and hereby authorize representative(s) of this city to enter upon the abovementioned property for inspection purposes.

Date 6-25-01 Applicant/Agent Signature Ronald Lantz

WORKER'S COMPENSATION DECLARATION: I hereby affirm under penalty of perjury one of the following declarations:

____ I have and will maintain a certificate of consent to self-insure for workers' compensation as provided for by Section 3700 of the Labor Code, for the performance of work for which the permit is issued

____ I have and will maintain workers' compensation insurance, as required by Section 3700 of the Labor Code, for the performance of the work for which this permit is issued. My workers' compensation insurance carrier and policy number are:

Carrier _____ Policy Number _____ Exp Date _____

____ (This section need not be completed if the permit is for \$100 or less) I certify that in the performance of the work for which this permit is issued, I shall not employ any person in any manner so as to become subject to the workers' compensation laws of California and agree that if I should become subject to the workers' compensation provisions of Section 3700 of the Labor Code, I shall forthwith comply with those provisions.

Date 6-25-01 Applicant Signature Ronald Lantz

WARNING: FAILURE TO SECURE WORKER'S COMPENSATION COVERAGE IS UNLAWFUL AND SHALL SUBJECT AN EMPLOYER TO CRIMINAL PENALTIES AND CIVIL FINES UP TO ONE HUNDRED THOUSAND DOLLARS (\$100,000) IN ADDITION TO THE COST OF COMPENSATION. DAMAGES AS PROVIDED FOR IN SECTION 3706 OF THE LABOR CODE, INTEREST AND ATTORNEY'S FEE.

THIS PERMIT SHALL EXPIRE BY LIMITATION IF WORK IS NOT COMMENCED WITHIN 180 DAYS.

0107934

FAX TRANSMITTAL SHEET

DATE: 6/25/01

TO: Leslie

COMPANY: _____

FAX NUMBER: 264-7046

TOTAL OF PAGES TRANSMITTED: 4
(Including this cover letter)

From: **John Ellis**
Security Pacific Real Estate Brokerage
11707 Fair Oaks Blvd., Suite 300
Fair Oaks, CA 95628

Phone: 916-965-3300
Cell: 916-716-2606
Fax: 916-965-5257
e-mail: johnellis44@hotmail.com

MESSAGE: Leslie -

Here is a copy of the CERTIFIED
CLOSING STATEMENT where GEORGE L.
HOWARD PURCHASED 3825 JASMINE ST.

Thank you -

John Ellis

OMB No. 2502-0285

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 SETTLEMENT STATEMENT
Fidelity National Title Company

B. TYPE OF LOAN
 1. FHA 2. FmHA 3. Conv. Unins
 4. VA 5. Conv. Ins
 6. ESCROW NUMBER: 264861-LT 7. LOAN NUMBER: 0015647662
 8. MORTGAGE INSURANCE NUMBER:

NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING; THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.

D. NAME OF BORROWER:
 The George Lent Howard 1998 Living Trust
 dated March 18, 1998
 3825 Jasmine Street
 Sacramento, CA 95838

E. NAME OF SELLER:
 Estate of Anastasia M. Palmer
 18117 Palmetto Circle
 Fountain Valley, CA 92708

F. NAME OF LENDER:
 World Savings & Loan
 1510 Arden Way, #201
 Sacramento, CA 95815

G. PROPERTY LOCATION:
 3825 Jasmine Street
 Sacramento, CA 95838

H. SETTLEMENT AGENT:
 Fidelity National Title Company
 PLACE OF SETTLEMENT:
 810 Alhambra Blvd.
 Sacramento, CA 95816

I. SETTLEMENT DATE:
 05/31/2001

J. SUMMARY OF BORROWER'S TRANSACTIONS

100. GROSS AMOUNT DUE FROM BORROWER	52,500.00
101. Total Consideration	
102. Personal Property	
103. Settlement charges to borrower (line 1400)	3,162.35
104.	
105.	
Adjustments: Items Paid by Seller in Advance	
106. City/Town Taxes	
107. PPD County Taxes fr 05/31/01 to 08/30/01	17.56
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
116.	
117.	
118.	
120. GROSS AMOUNT DUE FROM BORROWER	55,679.91

200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER

201. Deposit or earnest money	16,609.00
202. Principal Amount of New Loan(s)	36,750.00
203. Existing loan(s) taken subject to	
204. Credit for beetles	2,465.00
205. Credit for windows	150.00
206.	
207.	
208.	
209.	

Adjustments: Items Unpaid by Seller

210. City/Town taxes	
211. County Taxes	
212.	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	55,974.00

300. CASH AT SETTLEMENT FROM THE BORROWER

301. Gross amount due from borrower (line 120)	55,679.91
302. Less amounts paid by/for borrower (line 220)	55,974.00
303. CASH (FROM) (XX TO) BORROWER	294.09

K. SUMMARY OF SELLER'S TRANSACTIONS

400. GROSS AMOUNT DUE TO SELLER	52,500.00
401. Total Consideration	52,500.00
402. Personal Property	
403.	
404.	
405.	
Adjustments: Items Paid by Seller in Advance	
406. City/Town Taxes	
407. PPD County Taxes fr 05/31/01 to 05/30/01	17.56
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414. THIS COPY IS CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL	
415. FIDELITY NATIONAL TITLE INSURANCE COMPANY	
416.	
417.	
418. BY: _____	
420. GROSS AMOUNT DUE TO SELLER	52,517.56

500. REDUCTIONS IN AMOUNT DUE TO SELLER

501. Excess deposit (see inst.)	4,595.83
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Credit for beetles	2,465.00
505. Credit for windows	150.00
506.	
507.	
508.	
509.	

Adjustments: Items Unpaid by Seller

510. City/Town Taxes	
511. County Taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER	7,210.63

600. CASH AT SETTLEMENT FROM THE SELLER

601. Gross amount due to seller (line 420)	52,517.56
602. Less reduction in amount due seller (ln 520)	7,210.63
603. CASH (FROM) (XX TO) SELLER	45,306.93

Escrow: 264661-LT

L. SETTLEMENT STATEMENT		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SELLER PROCEEDS			
Division of Commission (line 700) as follows:			
701. 1,575.00 - ReMax Central			3,150.00
702. 1,575.00 - Security Pacific Real Estate			
703. Commission paid at settlement			
704.		183.75	
800. FEES PAID BY BORROWER			
801. Loan Origination Fee		321.00	
802. Loan Discount			
803. Appraisal Fee			
804. Credit Report			
805. Lender's Inspection Fee		1,085.00	
806. Mortgage Insurance Application Fee		68.00	
807. Brokerage Fee		100.00	
808. Tax Service Fee		300.00	
809. Redraw fee		13.00	
810. Loan Processing Fee			
811. Flood Certification Fee			
812.			
813.		8.38	
814.			
900. FEES REQUIRED BY LENDER			
901. Int at \$8.38 per day fr 05/31/01 to 06/01/01		257.72	
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium to Farmers Insurance Group			
904.			
905.			
1000. RESERVE DEPOSITED WITH LENDER			
1001. Hazard Insurance	months @ \$	per month	
1002. Mortgage Insurance	months @ \$	per month	
1003. City property taxes	months @ \$	per month	
1004. County property taxes	months @ \$	per month	
1005. Annual assessments	months @ \$	per month	
1006.			
1007.			
1008.		193.00	193.00
1100. ESCROW AND TITLE CHARGES			
1101. Settlement or closing fee to Fidelity National Title Company			
1102. Abstract or Title Search			
1103. Title Examination		35.00	35.00
1104. Title Insurance Binder		20.00	
1105. Doc Prep Fees		25.00	
1106. Notary Fees		224.50	480.70
1107. Endorsement Fee(s) Fidelity National Title Company			
1108. Title Insurance			
1109. Lender's coverage - ALTA Loan Policy (10-17-92) w/Form 1 Cov. \$ 36,750.00		53.00	
1110. Owner's coverage ALTA Homeowner's Policy (10/17/98) \$52,500.00			20.00
1111. Binder Fee		15.00	15.00
1112. Express Mail			
1113. Courier Fees			
1114.			
1115.			
1116.		100.00	12.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees: Deed \$ 12.00 Mortgage \$100.00 Releases \$0.00			202.13
1202. City/Count tax/stamps 202.13 Mortgage \$			
1203. State Tax/stamps: Deed \$ 0.00 Mortgage \$			
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			110.00
1302. North American Termite for Termite Report/Work			249.60
1303. Sacramento County Tax Collector for Delinquent Taxes			38.00
1304. Geo-Tech Information Solutions		150.00	90.00
1305. Jennifer Hughes Escrow Coordination Fee			
1306. Metune Locksmith & Handyman			
1307.			
1308.			
1309.			
1310.		3,162.35	4,595.63
1311.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)			

Thursday, May 31, 2001, 16:18

Escrow: 264661-LT

ATTACHMENT TO RESPA

	<u>BUYER</u>	<u>SELLER</u>
DEPOSITS TO ESCROW		1,000.00
George L. Howard Trust		15,609.00
The George Lent Howard 1998 Living Trust da		