

ACKNOWLEDGEMENT AND RECEIPT OF SETTLEMENT STATEMENT
(Refinance)

LENDER: **LEHMAN BROTHERS BANK, FSB**
DATE: **03/23/07**
BORROWER: **J. KEITH SWINEY**
PROPERTY ADDRESS: **81 SOUTH MAIN STREET
LUTHERSVILLE, GEORGIA 30251**

Borrower acknowledges that Borrower has reviewed and approved the entries appearing on the HUD-1 Settlement Statement, acknowledges receipt of a copy of same, and that it is a true and correct statement of all receipts and disbursements made on my account or by me in this transaction. Borrower acknowledges receipt of a copy of the Truth in Lending Disclosures, if any, prior to consummation of the loan transaction. Borrower further acknowledges receipt and disbursement on his behalf of the loan proceeds in full. Borrower warrants in correctness of all payoff amounts for outstanding liens and encumbrances: if any deficiency occurs, Borrower shall promptly remit the same to Settlement Agent.

Borrower acknowledges that Settlement Agent and Lender make no representations as to the status of any outstanding or past due water, sewerage or other utility bills applicable to the property. The status of such items shall be determined by and are the responsibility of the Borrower.

Certain costs in real estate closings are difficult to precisely ascertain, so the amount charged for recording in section 1200 and for courier and express mail services may be more or less than the costs which will actually be paid. For these costs, any shortages will be paid by this firm; any overages will be retained by the firm to cover administrative costs of providing these services.

Borrower agrees that should any inadvertent errors or omissions later be discovered in any documents executed at settlement, they shall promptly execute such corrective documents and remit such sums as may be required to adjust or correct such errors or omissions.

Borrower acknowledges that the Lender's title insurance policy does not protect Borrower, and that Borrower has either purchased owner's coverage in the past, is purchasing owner's coverage through this settlement, or is declining coverage at his or her own risk.

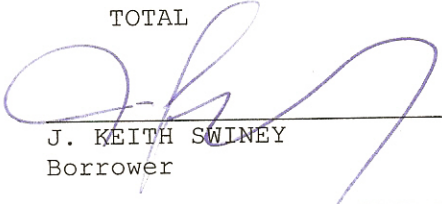
Borrower acknowledges that Meredith Shearer & Associates, LLC. is serving solely as attorney for the Lender, notwithstanding the payment of attorneys' fees by other parties.

BORROWER'S MONTHLY PAYMENT: \$496.38

FIRST PAYMENT DUE: 05/01/07

PAYMENTS MADE TO:
LEHMAN BROTHERS BANK, FSB
400 PROFESSIONAL DRIVE
GAITHERSBURG, MD 20879

Principal and Interest	\$	380.67
Hazard Insurance		92.67
State and County Taxes		14.24
City Taxes		8.80
FHA MIP or PMI		0.00
Other		0.00
TOTAL	\$	496.38



J. KEITH SWINEY
Borrower

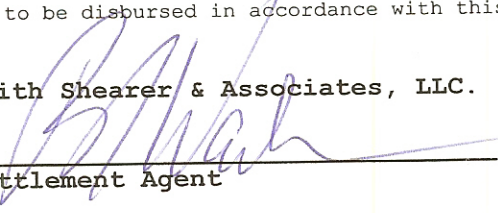
Borrower

Borrower

Borrower

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Meredith Shearer & Associates, LLC.

BY: 

Settlement Agent

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 Section 1001 and Section 1010