



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 20260687	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	<input type="checkbox"/> Other			

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 "(POC)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: Laucoin Realty Group, LLC, 2917 Lexington Lakes Avenue, Baton Rouge, LA 70810

E. Name & Address of Seller: Monica Kay Ballay, 306 Westfall Terrace, Loganville, GA 30052
Sherr Denise Newton, 306 Westfall Terrace, Loganville, GA 30052

F. Name & Address of Lender: CASH

G. Property Location: Property Address
13927 Park Terrace Baton Rouge, Louisiana 70810

Subdivision
Lot 246, Lexington Park Subdivision, Phase 7, East Baton Rouge County, Louisiana

H. Settlement Agent: Title Stream, LLC, 8940 Bluebonnet Blvd., Baton Rouge, LA 70810, (225) 590-3322
Place of Settlement: 8940 Bluebonnet Blvd., Baton Rouge, LA 70810

I. Settlement Date: 5/18/2026 **Proration Date:** 5/18/2026 **Disbursement Date:** 5/18/2026

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	\$340,000.00	401. Contract sales price	\$340,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$2,892.72	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109. HOA Dues 2026 5/18/2026 to 1/1/2027	\$562.19	409. HOA Dues 2026 5/18/2026 to 1/1/2027	\$562.19
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$343,454.91	420. Gross Amount Due to Seller	\$340,562.19
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	\$17,670.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan to PennyMac	\$249,009.23
205.		505. Payoff of second mortgage loan	
206. Seller Credit	\$5,000.00	506. Seller Credit	\$5,000.00
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes 1/1/2026 to 5/18/2026	\$1,133.19	511. County taxes 1/1/2026 to 5/18/2026	\$1,133.19
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$6,133.19	520. Total Reduction Amount Due Seller	\$272,812.42
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$343,454.91	601. Gross amount due to seller (line 420)	\$340,562.19
302. Less amounts paid by/for borrower (line 220)	(\$6,133.19)	602. Less reductions in amount due seller (line 520)	(\$272,812.42)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$337,321.72	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$67,749.77

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

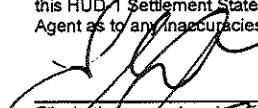
You are required to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

L. Settlement Charges		
700. Total Real Estate Broker Fees based on price \$340,000.00 @ 5.000000% = \$17,000.00		
Division of commission (line 700) as follows:		
701. \$8,500.00 to Latter & Blum / Compass		
702. \$8,500.00 to Latter & Blum / Compass		
703. Commission paid at settlement \$17,000.00		\$17,000.00
704.		
800. Items Payable in Connection with Loan		
801. Our origination charge (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen (from GFE #2)		
803. Your adjusted origination charges (from GFE A)		
804. Appraisal fee (from GFE #3)		
805. Credit report (from GFE #3)		
806. Tax service (from GFE #3)		
807. Flood certification (from GFE #3)		
808.		
900. Items Required by Lender to Be Paid in Advance		
901. Daily interest charges from (from GFE #10)		
902. Mortgage insurance premium for (from GFE #3)		
903. Homeowner's insurance for (from GFE #11)		
904. Flood insurance		
905.		
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account (from GFE #9)		
1002. Homeowner's insurance		
1003. Mortgage insurance		
1004. City property taxes		
1005. County property taxes		
1006. Annual Assessments (maint.)		
1007. Flood Insurance		
1008.		
1009. Aggregate Adjustment		
1100. Title Charges		
1101. Title services and lender's title insurance (from GFE #4)		
1102. Settlement or closing fee to Title Stream, LLC	\$100.00	\$400.00
1103. Owner's title insurance to Title Stream, LLC (from GFE #5)	\$1,787.72	
1104. Lender's title insurance to Title Stream, LLC		
1105. Lender's title policy limit		
1106. Owner's title policy limit \$340,000.00		
1107. Agent's portion of the total title insurance premium to Title Stream, LLC \$1,448.05		
1108. Underwriter's portion of the total title insurance premium to Stewart Title Guaranty Company \$339.67		
1109. Agent Name: Title Stream, LLC		
1110. Underwriter Name: Stewart Title Guaranty		
1111.		
1112. Abstract to Title Stream, LLC	\$300.00	
1113. Title Examination to Title Stream, LLC	\$150.00	
1114. ICL		
1115. Certificates - cost		
1116. Fee to procure/update/attach certs		
1117. Fee to cancel Mortgage(s) to Title Stream, LLC		\$185.00
1118. Overnight closing package / Wire Transfer Fee to Title Stream, LLC	\$20.00	\$85.00
1119. Archive Services (\$25.00 each B & S) - WAIVED		
1120. Recording Services to Title Stream, LLC	\$100.00	
1200. Government Recording and Transfer Charges		
1201. Government recording charges (from GFE #7)	\$135.00	
1202. Deed \$135.00 Mortgage Releases \$135.00		
1203. Transfer taxes (from GFE #8)		
1204. City/County tax/stamps		
1205. State tax/stamps		
1206. Recording fees		
1300. Additional Settlement Charges		
1301. Required services that you can shop for (from GFE #6)		
1302. Home Warranty Plan		
1303. Termite / Pest Inspection		
1304. Survey / Elevation		
1305. Overnight payoff(s) / Wire Transfer Fee		
1306. Transfer Fee to Lexington Park c/o Keystone Residential	\$300.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$2,892.72	\$17,670.00

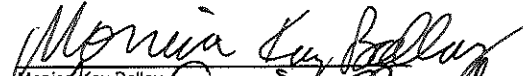
Items marked "POC" were paid outside the closing by: Borrower (POCB), Lender (POCL), Mortgage Broker (POCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS).

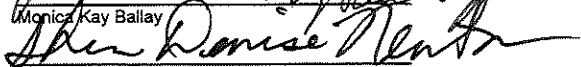
CERTIFICATION:

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement. The Settlement Agent does not warrant or represent the accuracy of information provided by any party, including information concerning POC items and information supplied by the lender in this transaction appearing on this HUD-1 Settlement Statement pertaining to "Comparison of Good Faith Estimate (GFE) and HUD-1 Charges" and "Loan Terms", and the parties hold harmless the Settlement Agent as to any inaccuracies in such matters.

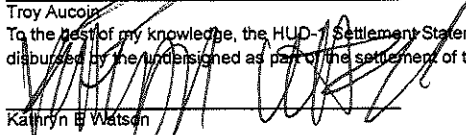


Elizabeth Azcona Aucoin



Monica Kay Ballay


Sherri Denise Newton

Troy Aucoin
To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.


Date 5/10/26

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.